

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4	0.7	0.6	0.4	0.8	0.7	0.6
Worker characteristics									
Management, professional, and related	0.7	0.6	0.5	0.9	0.8	0.5	0.9	0.8	0.9
Management, business, and financial	0.7	0.8	0.6	1.4	1.4	0.8	1.3	1.2	1.2
Professional and related	0.8	0.7	0.6	1.0	0.9	0.6	1.1	0.8	1.0
Teachers	1.1	1.2	0.9	1.5	1.4	0.8	1.4	1.3	1.7
Primary, secondary, and special education school teachers	1.6	1.4	1.1	2.0	1.7	0.9	1.7	1.6	1.9
Registered nurses	2.4	2.4	1.4	2.5	2.4	1.7	2.0	1.6	1.6
Service	1.6	1.4	1.3	2.1	2.0	1.7	2.3	2.0	2.3
Protective service	2.3	2.3	1.9	2.7	2.3	1.4	2.4	2.0	3.3
Sales and office	0.7	0.7	0.7	0.9	0.7	0.6	0.8	0.6	0.9
Sales and related	1.1	0.9	1.2	1.2	0.9	1.2	1.1	0.9	1.6
Office and administrative support	1.0	0.9	0.7	1.1	0.9	0.6	0.8	0.7	1.0
Natural resources, construction, and maintenance	1.3	1.3	0.8	1.3	1.2	0.9	1.3	1.2	1.2
Construction, extraction, farming, fishing, and forestry	1.9	1.9	1.2	1.7	1.6	1.3	1.7	1.6	1.8
Installation, maintenance, and repair	1.5	1.4	1.0	1.9	1.6	1.0	1.9	1.6	1.4
Production, transportation, and material moving ...	1.2	1.0	0.7	1.3	1.1	1.0	0.9	0.8	1.1
Production	1.5	1.3	0.7	1.7	1.5	1.0	1.2	1.1	1.5
Transportation and material moving	1.7	1.3	1.0	1.6	1.1	1.4	1.3	1.0	1.4
Full time	0.4	0.5	0.4	0.7	0.6	0.4	0.9	0.8	0.6
Part time	0.8	0.6	1.4	0.7	0.5	1.3	0.4	0.4	1.6
Union	0.8	1.0	0.7	1.4	1.3	0.5	1.3	1.2	0.8
Nonunion	0.7	0.6	0.4	0.8	0.6	0.5	0.9	0.7	0.8
Wage percentiles:³									
Lowest 10 percent	2.5	1.9	3.3	2.6	2.4	7.0	2.6	2.3	8.1
Lowest 25 percent	1.3	1.1	1.3	1.5	1.3	2.1	1.6	1.3	3.1
Second 25 percent	0.9	0.7	0.5	1.0	0.8	0.6	1.0	0.8	0.9
Third 25 percent	0.6	0.7	0.5	0.9	0.8	0.5	0.9	0.8	0.8
Highest 25 percent	0.6	0.6	0.5	0.8	0.8	0.5	0.9	0.8	0.9
Highest 10 percent	0.9	1.0	0.7	1.3	1.3	0.7	1.1	1.0	1.2
Establishment characteristics									
Goods-producing industries	0.8	0.8	0.5	1.3	1.1	0.6	1.0	0.9	0.9
Service-providing industries	0.7	0.6	0.5	0.8	0.7	0.4	0.9	0.7	0.7
Education and health services	1.0	1.0	0.8	1.3	1.0	0.7	1.1	1.0	1.2
Educational services	0.7	1.0	0.8	1.4	1.3	0.7	1.3	1.2	1.6
Elementary and secondary schools	0.6	1.0	1.0	1.6	1.4	0.9	1.5	1.3	2.0
Junior colleges, colleges, and universities	1.0	1.8	1.5	2.9	2.6	1.1	2.9	2.7	2.3
Health care and social assistance	1.6	1.4	1.3	2.0	1.5	1.1	1.7	1.4	1.8
Hospitals	1.0	1.3	1.0	1.8	1.5	1.0	2.1	1.6	1.4
Public administration	1.1	1.3	0.8	2.3	2.1	0.9	1.9	1.6	1.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.8	0.7	0.8	0.7	0.8	0.6	0.5	1.1
1 to 49 workers	1.1	0.8	0.9	0.9	0.7	1.0	0.8	0.6	1.5
50 to 99 workers	1.3	1.2	1.0	1.4	1.2	1.1	1.4	1.2	1.6
100 workers or more	0.5	0.6	0.4	0.9	0.8	0.4	1.2	1.1	0.7
100 to 499 workers	0.9	0.9	0.6	1.1	1.0	0.6	1.1	0.9	0.9
500 workers or more	0.5	0.6	0.5	1.3	1.1	0.5	1.9	1.6	0.9
Geographic areas									
New England	1.1	1.4	2.2	2.1	2.0	2.2	1.3	0.9	3.8
Middle Atlantic	1.7	1.2	1.5	1.2	0.9	0.8	1.6	1.7	1.6
East North Central	1.1	0.8	0.5	1.4	1.0	0.8	1.0	0.8	1.2
West North Central	1.2	1.5	1.1	2.0	1.8	1.0	1.7	1.4	2.0
South Atlantic	1.3	1.2	0.8	1.5	1.1	1.1	1.4	1.0	1.6
East South Central	4.2	2.9	1.5	6.5	5.6	2.6	—	—	—
West South Central	1.7	1.7	1.3	2.0	1.6	1.3	1.6	1.4	2.3
Mountain	2.8	3.0	1.5	4.5	3.8	1.6	3.0	2.6	1.7
Pacific	1.3	1.3	0.9	1.2	1.0	0.8	1.1	0.9	1.2

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.6	0.5	0.4
Worker characteristics			
Management, professional, and related	0.7	0.6	0.5
Management, business, and financial	0.8	0.9	0.6
Professional and related	0.8	0.7	0.6
Teachers	1.2	1.2	0.9
Primary, secondary, and special education school teachers	1.8	1.5	1.1
Registered nurses	2.4	2.5	1.4
Service	1.7	1.4	1.3
Protective service	2.4	2.4	1.9
Sales and office	0.7	0.7	0.7
Sales and related	1.1	1.0	1.2
Office and administrative support	0.9	0.9	0.7
Natural resources, construction, and maintenance	1.2	1.2	0.8
Construction, extraction, farming, fishing, and forestry	1.7	1.7	1.2
Installation, maintenance, and repair	1.6	1.5	1.0
Production, transportation, and material moving ...	1.2	1.0	0.7
Production	1.6	1.5	0.9
Transportation and material moving	1.8	1.4	1.0
Full time	0.4	0.5	0.4
Part time	0.8	0.6	1.5
Union	0.9	1.1	0.7
Nonunion	0.7	0.6	0.4
Wage percentiles: ³			
Lowest 10 percent	2.5	1.8	3.0
Lowest 25 percent	1.3	1.1	1.2
Second 25 percent	0.9	0.7	0.6
Third 25 percent	0.7	0.7	0.5
Highest 25 percent	0.6	0.6	0.5
Highest 10 percent	0.9	0.9	0.7
Establishment characteristics			
Goods-producing industries	0.9	0.9	0.5
Service-providing industries	0.7	0.6	0.5
Education and health services	1.0	1.0	0.8
Educational services	0.8	1.0	0.8
Elementary and secondary schools	0.7	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.7	1.5
Health care and social assistance	1.6	1.5	1.3
Hospitals	1.3	1.5	1.0
Public administration	1.2	1.3	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
1 to 99 workers	0.9	0.7	0.7
1 to 49 workers	1.1	0.8	0.9
50 to 99 workers	1.4	1.2	0.9
100 workers or more	0.5	0.6	0.4
100 to 499 workers	0.9	0.9	0.6
500 workers or more	0.6	0.7	0.5
Geographic areas			
New England	1.2	1.5	2.3
Middle Atlantic	1.6	1.1	1.4
East North Central	1.0	0.7	0.5
West North Central	1.0	1.5	1.3
South Atlantic	1.3	1.1	0.7
East South Central	4.5	3.0	1.7
West South Central	2.0	1.8	1.2
Mountain	2.8	2.9	1.4
Pacific	1.2	1.1	0.8

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.3	0.3	0.5	0.5
Management, business, and financial	0.5	0.5	0.6	0.6
Professional and related	0.4	0.4	0.5	0.5
Teachers	0.4	0.4	0.9	0.9
Primary, secondary, and special education school teachers	0.5	0.5	1.0	1.0
Registered nurses	1.3	1.3	1.4	1.4
Service	0.7	0.7	0.8	0.8
Protective service	1.0	1.0	1.0	1.0
Sales and office	0.3	0.3	0.4	0.4
Sales and related	0.5	0.5	0.5	0.5
Office and administrative support	0.4	0.4	0.4	0.4
Natural resources, construction, and maintenance	0.6	0.6	0.9	0.9
Construction, extraction, farming, fishing, and forestry	0.8	0.8	1.3	1.3
Installation, maintenance, and repair	0.6	0.6	0.8	0.8
Production, transportation, and material moving ...	0.5	0.5	0.6	0.6
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	0.9	0.9
Full time	0.2	0.2	0.3	0.3
Part time	0.8	0.8	1.0	1.0
Union	0.3	0.3	0.5	0.5
Nonunion	0.2	0.2	0.3	0.3
Wage percentiles: ²				
Lowest 10 percent	1.3	1.3	1.7	1.7
Lowest 25 percent	0.6	0.6	0.7	0.7
Second 25 percent	0.3	0.3	0.5	0.5
Third 25 percent	0.3	0.3	0.4	0.4
Highest 25 percent	0.3	0.3	0.4	0.4
Highest 10 percent	0.4	0.4	0.6	0.6
Establishment characteristics				
Goods-producing industries	0.4	0.4	0.6	0.6
Service-providing industries	0.2	0.2	0.3	0.3
Education and health services	0.4	0.4	0.7	0.7
Educational services	0.4	0.4	0.9	0.9
Elementary and secondary schools	0.5	0.5	0.9	0.9
Junior colleges, colleges, and universities	0.9	0.9	2.2	2.2
Health care and social assistance	0.5	0.5	0.9	0.9
Hospitals	0.6	0.6	0.7	0.7
Public administration	0.4	0.4	0.7	0.7

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
1 to 99 workers	0.4	0.4	0.5	0.5
1 to 49 workers	0.4	0.4	0.6	0.6
50 to 99 workers	0.7	0.7	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.5	0.5
500 workers or more	0.4	0.4	0.5	0.5
Geographic areas				
New England	0.7	0.7	0.8	0.8
Middle Atlantic	0.5	0.5	0.8	0.8
East North Central	0.5	0.5	0.6	0.6
West North Central	1.0	1.0	1.1	1.1
South Atlantic	0.5	0.5	0.7	0.7
East South Central	1.5	1.5	1.9	1.9
West South Central	0.7	0.7	0.9	0.9
Mountain	1.0	1.0	1.0	1.0
Pacific	0.4	0.4	0.7	0.7

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each occupation surveyed, which may

include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.63	0.6	\$5.99	0.6	\$2.08	\$0.88
Worker characteristics						
Management, professional, and related	3.99	0.9	8.41	0.9	3.38	1.33
Management, business, and financial	7.17	1.1	21.50	1.1	5.19	1.51
Professional and related	3.88	1.1	7.47	1.1	3.78	1.73
Teachers	6.21	1.6	9.97	1.6	7.24	2.86
Primary, secondary, and special education school teachers	7.83	2.0	12.91	2.0	9.23	3.37
Registered nurses	14.09	3.5	38.53	3.5	11.99	4.69
Service	7.80	1.4	21.38	1.4	5.34	2.46
Protective service	13.07	2.6	13.65	2.6	15.70	4.45
Sales and office	2.72	0.9	8.36	0.9	2.19	1.15
Sales and related	3.42	1.4	10.43	1.4	3.37	2.17
Office and administrative support	3.22	1.0	9.60	1.0	2.67	1.37
Natural resources, construction, and maintenance	6.85	1.5	11.64	1.5	6.41	2.67
Construction, extraction, farming, fishing, and forestry	11.81	2.0	18.09	2.0	11.32	4.92
Installation, maintenance, and repair	6.51	1.8	11.48	1.8	7.64	2.44
Production, transportation, and material moving ...	4.41	1.1	10.81	1.1	3.46	1.63
Production	4.88	1.6	9.58	1.6	4.94	2.31
Transportation and material moving	6.61	2.1	17.54	2.1	3.94	2.00
Full time	2.61	0.7	5.91	0.7	2.13	0.87
Part time	9.55	1.6	22.60	1.6	6.43	3.81
Union	5.80	1.2	10.34	1.2	4.35	1.92
Nonunion	2.27	0.7	5.01	0.7	2.15	0.94
Wage percentiles:²						
Lowest 10 percent	8.40	3.1	32.50	3.1	7.69	4.06
Lowest 25 percent	4.11	1.4	11.64	1.4	4.02	1.93
Second 25 percent	2.95	0.8	7.81	0.8	2.55	1.47
Third 25 percent	3.77	1.0	10.60	1.0	2.72	1.27
Highest 25 percent	3.69	0.8	7.20	0.8	3.24	0.98
Highest 10 percent	5.67	1.2	14.69	1.2	4.77	1.41
Establishment characteristics						
Goods-producing industries	4.98	1.1	10.01	1.1	4.04	1.92
Service-providing industries	2.93	0.7	7.55	0.7	2.22	0.91
Education and health services	4.38	1.4	10.98	1.4	3.83	1.76
Educational services	4.78	1.7	9.01	1.7	5.12	2.39
Elementary and secondary schools	6.31	1.9	10.75	1.9	7.39	3.54
Junior colleges, colleges, and universities	4.83	3.6	12.08	3.6	5.24	3.07
Health care and social assistance	6.97	1.9	26.29	1.9	5.19	2.49
Hospitals	7.22	1.7	25.20	1.7	7.54	2.82
Public administration	7.48	2.2	17.71	2.2	5.51	2.05

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$3.75	1.0	\$7.33	1.0	\$3.19	\$1.58
1 to 49 workers	4.10	1.3	7.45	1.3	3.75	1.83
50 to 99 workers	6.71	1.7	17.26	1.7	5.62	2.54
100 workers or more	3.28	0.8	9.32	0.8	2.67	1.00
100 to 499 workers	3.82	1.0	9.86	1.0	3.46	1.37
500 workers or more	4.62	1.0	13.89	1.0	3.89	1.44
Geographic areas						
New England	6.15	2.8	11.06	2.8	6.66	1.81
Middle Atlantic	6.12	1.2	16.51	1.2	3.36	2.90
East North Central	7.29	1.2	16.15	1.2	6.29	2.20
West North Central	11.36	2.7	25.24	2.7	9.23	3.38
South Atlantic	3.50	1.7	7.06	1.7	3.53	1.65
East South Central	8.05	4.2	9.08	4.2	9.25	2.99
West South Central	5.65	2.2	11.90	2.2	5.48	2.92
Mountain	7.25	2.5	15.41	2.5	6.47	4.45
Pacific	9.77	1.1	17.30	1.1	7.04	1.72

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.4	0.1	(⁵)	0.7	0.2
Worker characteristics								
Management, professional, and related	0.0	1.0	0.5	0.7	0.3	(⁵)	0.6	0.2
Management, business, and financial	0.0	1.2	0.6	1.1	0.5	(⁵)	0.7	0.2
Professional and related	0.0	1.1	0.5	0.7	0.3	(⁵)	0.7	0.2
Teachers	0.0	1.5	0.1	1.0	0.6	—	1.0	—
Primary, secondary, and special education school teachers	0.0	1.9	0.1	1.2	0.9	—	1.4	—
Registered nurses	0.0	2.5	—	1.5	0.6	—	1.8	—
Service	0.0	2.7	0.3	0.8	0.2	—	2.6	0.5
Protective service	0.0	3.3	—	1.6	0.3	—	2.7	—
Sales and office	0.0	0.9	(⁵)	0.6	0.2	(⁵)	0.7	(⁵)
Sales and related	0.0	1.6	—	0.8	—	—	1.6	(⁵)
Office and administrative support	0.0	1.0	(⁵)	0.8	0.3	—	0.6	0.2
Natural resources, construction, and maintenance	0.0	1.5	0.2	0.8	(⁵)	—	1.2	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.4	—	1.2	0.1	—	2.2	1.1
Installation, maintenance, and repair	0.0	1.8	—	0.8	—	—	1.6	—
Production, transportation, and material moving ...	0.0	1.2	0.3	0.7	(⁵)	—	0.9	0.3
Production	0.0	1.5	0.5	1.0	(⁵)	—	1.1	—
Transportation and material moving	0.0	1.5	0.4	0.7	0.2	—	1.2	0.7
Full time	0.0	0.9	0.2	0.4	0.1	(⁵)	0.7	0.2
Part time	0.0	1.8	—	1.0	0.3	—	1.4	—
Union	0.0	1.3	0.5	0.9	0.4	(⁵)	0.9	0.6
Nonunion	0.0	0.9	0.2	0.5	0.2	(⁵)	0.7	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	0.0	5.4	—	1.0	—	—	5.3	—
Lowest 25 percent	0.0	2.3	0.3	0.7	(⁵)	—	2.0	—
Second 25 percent	0.0	1.2	0.2	0.7	0.2	—	0.9	(⁵)
Third 25 percent	0.0	1.0	0.1	0.6	0.2	(⁵)	0.7	0.1
Highest 25 percent	0.0	0.9	0.6	0.6	0.3	(⁵)	0.6	0.3
Highest 10 percent	0.0	1.3	0.7	0.8	0.4	(⁵)	0.8	0.3
Establishment characteristics								
Goods-producing industries	0.0	1.6	—	0.8	(⁵)	—	1.0	—
Service-providing industries	0.0	1.0	0.2	0.5	0.2	(⁵)	0.8	0.2
Education and health services	0.0	1.3	—	1.1	0.3	—	0.7	0.2
Educational services	0.0	1.2	(⁵)	1.0	0.3	(⁵)	0.7	—
Elementary and secondary schools	0.0	1.6	0.1	1.2	0.5	(⁵)	1.1	—
Junior colleges, colleges, and universities	0.0	2.2	—	2.0	0.1	—	0.8	—
Health care and social assistance	0.0	2.0	—	1.7	0.4	—	1.0	0.3
Hospitals	0.0	2.0	—	1.5	0.4	—	1.6	—
Public administration	0.0	2.6	—	1.7	0.9	—	1.2	—

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.0	(⁵)	0.7	0.2	—	0.8	0.3
1 to 49 workers	0.0	1.2	(⁵)	1.0	0.2	—	0.9	0.3
50 to 99 workers	0.0	1.7	—	0.9	0.2	—	1.3	—
100 workers or more	0.0	1.1	0.3	0.5	0.2	(⁵)	0.9	0.2
100 to 499 workers	0.0	0.8	0.3	0.5	0.3	—	0.6	(⁵)
500 workers or more	0.0	1.7	0.5	0.8	0.3	—	1.6	0.3
Geographic areas								
New England	0.0	2.6	—	1.8	0.3	—	1.4	—
Middle Atlantic	0.0	1.9	—	0.8	0.2	0.3	1.5	—
East North Central	0.0	1.9	0.1	0.8	0.3	—	1.6	—
West North Central	0.0	1.5	—	1.6	—	—	1.2	—
South Atlantic	0.0	1.5	—	0.9	—	—	0.9	0.3
East South Central	0.0	8.2	—	1.6	—	—	—	—
West South Central	0.0	2.4	—	1.7	0.8	—	1.1	—
Mountain	0.0	2.8	(⁵)	2.1	0.2	—	1.9	0.3
Pacific	0.0	1.8	0.9	1.3	0.5	—	0.8	0.8
Average monthly employer premium ⁷	\$2.08	\$2.31	\$24.64	\$8.49	\$9.79	\$29.97	\$5.86	\$46.84

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.05.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$5.40	0.4	\$13.42	0.4	\$5.31	\$3.58
Worker characteristics						
Management, professional, and related	8.06	0.6	22.48	0.6	8.16	5.17
Management, business, and financial	15.99	0.7	34.12	0.7	16.99	5.56
Professional and related	8.31	0.8	25.47	0.8	8.27	6.52
Teachers	14.57	1.2	28.77	1.2	15.52	13.43
Primary, secondary, and special education school teachers	17.06	1.4	34.65	1.4	18.26	15.58
Registered nurses	25.44	2.2	73.42	2.2	25.67	14.36
Service	14.70	0.8	43.15	0.8	13.22	7.18
Protective service	26.90	1.3	39.91	1.3	28.92	13.83
Sales and office	5.95	0.5	24.48	0.5	5.65	4.55
Sales and related	8.35	0.7	36.64	0.7	8.54	7.12
Office and administrative support	6.74	0.6	30.77	0.6	6.41	5.03
Natural resources, construction, and maintenance	12.88	1.3	25.01	1.3	13.29	7.73
Construction, extraction, farming, fishing, and forestry	17.37	1.8	29.11	1.8	20.34	12.07
Installation, maintenance, and repair	17.15	1.4	48.26	1.4	16.30	9.10
Production, transportation, and material moving ...	9.97	1.1	22.60	1.1	10.06	6.52
Production	13.74	1.4	27.67	1.4	14.94	8.05
Transportation and material moving	14.34	1.5	36.64	1.5	12.78	8.81
Full time	5.54	0.4	13.92	0.4	5.40	3.67
Part time	19.10	1.3	64.86	1.3	16.60	12.29
Union	9.60	1.1	15.88	1.1	10.78	10.00
Nonunion	5.69	0.4	24.86	0.4	5.72	3.79
Wage percentiles:²						
Lowest 10 percent	30.29	1.9	88.68	1.9	29.25	17.27
Lowest 25 percent	11.07	0.6	69.85	0.6	10.34	6.93
Second 25 percent	7.42	0.6	25.23	0.6	7.32	6.87
Third 25 percent	7.01	0.7	16.30	0.7	7.19	4.85
Highest 25 percent	7.41	0.7	18.63	0.7	8.24	4.43
Highest 10 percent	10.09	1.0	28.83	1.0	10.89	5.83
Establishment characteristics						
Goods-producing industries	9.50	1.0	16.93	1.0	10.82	6.36
Service-providing industries	5.73	0.4	17.85	0.4	5.45	3.93
Education and health services	11.10	0.7	27.34	0.7	10.74	8.60
Educational services	12.77	0.9	21.31	0.9	13.35	11.87
Elementary and secondary schools	13.96	1.1	22.63	1.1	14.30	14.79
Junior colleges, colleges, and universities	27.47	1.0	68.40	1.0	27.97	18.74
Health care and social assistance	17.39	1.2	62.26	1.2	15.98	13.29
Hospitals	15.21	0.8	39.43	0.8	15.82	8.54
Public administration	13.04	1.0	25.38	1.0	13.93	8.15

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
1 to 99 workers	\$7.74	0.8	\$23.82	0.8	\$7.32	\$5.57
1 to 49 workers	8.72	0.9	27.72	0.9	8.65	6.21
50 to 99 workers	15.51	1.3	39.60	1.3	16.47	8.64
100 workers or more	6.97	0.4	17.49	0.4	6.92	4.09
100 to 499 workers	9.60	0.6	20.51	0.6	10.41	6.78
500 workers or more	9.07	0.5	29.14	0.5	8.95	5.77
Geographic areas						
New England	14.72	1.6	27.19	1.6	14.71	10.47
Middle Atlantic	15.07	1.3	27.87	1.3	12.05	8.59
East North Central	12.62	1.1	20.92	1.1	13.84	8.34
West North Central	14.64	1.2	54.52	1.2	13.01	16.67
South Atlantic	13.20	0.8	56.65	0.8	12.24	7.57
East South Central	19.86	0.8	31.63	0.8	21.05	16.83
West South Central	14.28	0.7	88.69	0.7	13.65	10.36
Mountain	12.54	1.8	102.22	1.8	14.21	10.95
Pacific	15.58	1.3	25.56	1.3	17.97	7.88

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The percentile groupings are based on the average wage for each

occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.7	0.2	0.4	0.1	(⁵)	0.5	0.1
Worker characteristics								
Management, professional, and related	0.0	1.0	0.4	0.6	0.2	(⁵)	0.6	(⁵)
Management, business, and financial	0.0	1.1	—	0.9	0.4	(⁵)	0.7	(⁵)
Professional and related	0.0	1.1	—	0.6	0.2	(⁵)	0.7	(⁵)
Teachers	0.0	1.3	—	0.8	0.5	—	1.0	—
Primary, secondary, and special education school teachers	0.0	1.7	—	0.9	0.7	—	1.4	—
Registered nurses	0.0	2.4	(⁵)	1.7	0.5	—	1.7	—
Service	0.0	2.1	—	0.7	0.2	—	1.8	—
Protective service	0.0	2.7	—	1.5	0.2	—	2.2	—
Sales and office	0.0	0.9	(⁵)	0.5	0.2	—	0.7	(⁵)
Sales and related	0.0	1.7	—	0.6	—	—	1.8	—
Office and administrative support	0.0	0.8	(⁵)	0.6	0.2	—	0.6	(⁵)
Natural resources, construction, and maintenance	0.0	1.4	(⁵)	0.8	0.1	—	1.1	0.5
Construction, extraction, farming, fishing, and forestry	0.0	2.3	—	1.2	(⁵)	—	2.1	0.9
Installation, maintenance, and repair	0.0	1.5	—	0.7	0.2	—	1.1	—
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	(⁵)	—	0.8	0.2
Production	0.0	1.4	—	0.9	(⁵)	—	1.0	—
Transportation and material moving	0.0	1.3	—	0.6	(⁵)	—	1.1	—
Full time	0.0	0.8	0.2	0.4	0.1	(⁵)	0.6	0.1
Part time	0.0	1.7	—	0.8	0.2	—	1.4	—
Union	0.0	1.1	0.3	0.8	0.3	(⁵)	0.7	0.5
Nonunion	0.0	0.8	0.2	0.4	0.1	(⁵)	0.6	(⁵)
Wage percentiles:⁶								
Lowest 10 percent	0.0	3.2	—	1.2	—	—	2.5	—
Lowest 25 percent	0.0	1.7	0.3	0.7	(⁵)	—	1.4	—
Second 25 percent	0.0	1.0	(⁵)	0.6	0.2	—	0.7	(⁵)
Third 25 percent	0.0	0.8	(⁵)	0.5	0.1	(⁵)	0.6	0.1
Highest 25 percent	0.0	0.9	—	0.5	0.2	(⁵)	0.6	0.2
Highest 10 percent	0.0	1.2	—	0.7	0.4	(⁵)	0.7	0.2
Establishment characteristics								
Goods-producing industries	0.0	1.5	—	0.6	(⁵)	—	1.0	—
Service-providing industries	0.0	0.8	(⁵)	0.4	0.1	(⁵)	0.6	0.2
Education and health services	0.0	1.2	—	0.9	0.2	—	0.8	(⁵)
Educational services	0.0	1.3	—	0.8	0.3	(⁵)	1.0	—
Elementary and secondary schools	0.0	1.7	—	0.9	0.4	(⁵)	1.5	—
Junior colleges, colleges, and universities	0.0	1.9	—	1.6	0.1	—	0.7	—
Health care and social assistance	0.0	1.9	—	1.5	0.4	—	1.1	0.3
Hospitals	0.0	2.0	(⁵)	1.7	0.3	—	1.6	—
Public administration	0.0	2.0	—	1.3	0.7	—	1.0	—

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ²	Varies ³	Flexible benefits ⁴	Percent of earnings	Exists, but unknown	Other
1 to 99 workers	0.0	1.0	(⁵)	0.6	(⁵)	—	0.8	0.2
1 to 49 workers	0.0	1.2	(⁵)	0.8	0.1	—	0.9	(⁵)
50 to 99 workers	0.0	1.6	—	0.7	(⁵)	—	1.3	—
100 workers or more	0.0	0.9	0.3	0.5	0.2	(⁵)	0.7	(⁵)
100 to 499 workers	0.0	0.9	0.2	0.5	0.2	—	0.7	(⁵)
500 workers or more	0.0	1.3	—	0.7	0.3	—	1.1	0.3
Geographic areas								
New England	0.0	2.9	—	1.5	0.3	—	1.9	—
Middle Atlantic	0.0	2.2	—	0.8	0.2	0.3	1.5	—
East North Central	0.0	1.8	0.1	0.8	0.2	—	1.5	(⁵)
West North Central	0.0	1.7	—	1.6	—	—	1.4	—
South Atlantic	0.0	1.4	—	0.7	(⁵)	—	0.9	—
East South Central	0.0	5.4	—	1.7	—	—	—	—
West South Central	0.0	1.9	—	1.4	0.6	—	0.8	—
Mountain	0.0	2.6	—	2.0	0.2	—	2.5	—
Pacific	0.0	1.3	—	1.0	0.4	—	0.8	0.6
Average monthly employer premium ⁷	\$5.31	\$6.29	\$48.51	\$16.13	\$27.15	\$75.07	\$12.53	\$52.01

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

³ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

⁴ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁵ Less than 0.05.

⁶ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁷ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.82	\$0.79	\$0.96	\$1.91	\$2.19	\$2.03	\$2.53	\$4.22	\$7.81	\$8.13
Worker characteristics										
Management, professional, and related	1.51	1.20	1.48	2.64	3.37	1.74	3.26	4.52	8.15	14.37
Management, business, and financial	2.27	2.13	2.29	3.04	2.63	1.26	5.18	7.99	15.65	19.79
Professional and related	0.91	1.15	1.68	3.36	4.80	4.47	2.76	6.20	8.62	25.42
Teachers	2.05	1.64	2.78	6.31	9.87	9.68	14.30	30.64	9.87	31.36
Primary, secondary, and special education school teachers	2.16	2.58	3.40	6.07	8.46	6.84	16.88	18.26	17.71	48.12
Registered nurses	4.09	1.72	4.22	9.54	30.80	11.20	14.52	11.60	28.33	70.65
Service	2.95	2.66	2.57	8.15	5.10	11.08	10.01	7.21	18.31	18.56
Protective service	3.30	6.98	6.44	8.91	6.85	8.54	20.52	20.86	19.42	49.57
Sales and office	1.21	0.42	1.58	2.88	4.83	5.97	4.21	6.05	9.01	14.86
Sales and related	1.91	2.57	3.07	5.62	6.93	11.54	8.90	5.91	12.06	21.51
Office and administrative support	1.19	1.47	0.87	2.19	5.07	6.88	4.21	6.01	13.09	19.67
Natural resources, construction, and maintenance	2.41	1.04	1.81	5.24	11.84	6.46	6.97	8.61	9.90	28.62
Construction, extraction, farming, fishing, and forestry	7.15	3.21	4.03	8.38	31.63	19.89	11.65	13.95	27.69	34.74
Installation, maintenance, and repair	2.94	1.99	1.79	5.88	10.46	7.62	7.24	9.32	25.01	25.56
Production, transportation, and material moving ...	2.24	1.57	1.66	2.30	2.59	5.37	5.63	5.63	11.00	22.22
Production	2.68	2.07	2.66	3.31	3.48	5.65	6.07	8.63	16.69	34.26
Transportation and material moving	3.57	2.53	1.69	2.09	10.84	11.74	6.02	8.46	22.27	23.21
Full time	0.86	0.87	0.97	1.62	2.37	1.26	2.77	3.92	7.02	6.64
Part time	2.05	2.38	4.24	12.46	18.14	7.70	15.21	18.03	30.36	25.36
Union	0.64	1.66	1.66	2.33	6.00	4.14	6.60	5.44	13.49	39.18
Nonunion	1.48	1.15	1.44	2.01	2.86	3.49	3.72	4.52	6.06	8.41
Establishment characteristics										
Goods-producing industries	1.74	1.37	2.36	2.28	5.72	6.89	6.98	4.51	14.24	17.03
Service-providing industries	1.22	1.04	0.91	1.98	2.85	1.46	3.56	4.35	6.99	11.38
Education and health services	1.61	1.48	1.90	2.56	4.89	1.81	7.77	9.84	10.56	22.85
Educational services	1.05	2.92	1.36	3.48	8.25	7.85	11.45	23.05	18.52	35.37
Elementary and secondary schools	1.27	3.00	3.17	6.00	9.50	5.53	12.75	17.57	19.27	58.24
Junior colleges, colleges, and universities	4.71	7.45	7.43	4.78	12.31	43.09	20.11	25.35	42.99	16.81
Health care and social assistance	2.87	1.88	2.72	3.87	8.97	9.33	9.58	13.34	22.57	34.65
Hospitals	3.12	1.51	4.23	3.97	11.12	7.83	14.71	10.61	11.68	33.45
Public administration	1.10	3.16	1.36	4.00	7.21	4.59	5.17	12.54	13.36	18.16
1 to 99 workers	1.29	1.61	2.11	3.01	3.72	7.88	5.93	6.78	8.74	21.98
1 to 49 workers	1.58	1.85	1.80	5.17	8.24	9.22	6.17	11.13	11.57	17.88
50 to 99 workers	3.75	1.85	2.36	4.87	5.28	16.44	6.90	9.61	16.39	15.91
100 workers or more	0.93	0.62	1.23	1.53	1.93	3.02	3.25	5.33	9.26	8.76
100 to 499 workers	2.29	1.85	1.91	2.16	5.01	0.86	5.62	5.00	14.55	20.06
500 workers or more	1.17	1.22	1.38	2.47	3.43	4.72	3.54	5.94	13.49	13.71

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, civilian workers,¹ National Compensation Survey, March 2009—Continued

Characteristics	Single coverage ²					Family coverage ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$2.94	\$5.28	\$0.50	\$2.84	\$6.01	\$12.93	\$5.19	\$12.87	\$21.50	\$28.34
Middle Atlantic	2.44	2.62	2.07	5.49	6.84	8.09	6.45	13.16	13.85	20.16
East North Central	3.49	1.33	2.33	3.76	3.43	2.56	8.14	10.17	12.36	8.71
West North Central	4.88	2.86	4.55	2.39	7.29	10.96	8.75	6.88	35.37	83.96
South Atlantic	2.29	0.69	1.94	3.27	6.26	8.50	7.92	9.16	1.13	18.68
East South Central	3.39	5.23	2.91	7.97	6.98	15.51	20.15	34.71	9.02	23.01
West South Central	2.49	3.54	3.66	4.13	9.14	12.60	17.09	15.75	29.97	24.37
Mountain	2.13	6.68	4.66	9.73	21.07	4.76	19.16	12.94	18.35	49.25
Pacific	1.18	2.31	1.89	4.28	4.50	4.12	9.09	9.36	20.97	36.51

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating

workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5	0.8	0.6	0.4	0.9	0.8	0.7
Worker characteristics									
Management, professional, and related	1.0	0.7	0.6	1.2	1.0	0.6	1.2	1.0	1.1
Management, business, and financial	0.8	1.0	0.7	1.4	1.5	0.9	1.4	1.4	1.4
Professional and related	1.2	0.9	0.8	1.5	1.2	0.8	1.4	1.1	1.2
Service	2.1	1.8	1.8	2.6	2.4	2.6	2.7	2.4	3.6
Protective service	5.3	4.6	4.9	3.8	2.7	3.5	3.8	2.5	10.4
Sales and office	0.8	0.8	0.8	0.9	0.8	0.6	0.8	0.7	1.0
Sales and related	1.1	0.9	1.2	1.2	1.0	1.2	1.1	0.9	1.7
Office and administrative support	1.1	1.0	0.8	1.2	1.0	0.7	0.9	0.8	1.2
Natural resources, construction, and maintenance	1.4	1.4	0.9	1.4	1.3	1.0	1.5	1.3	1.3
Construction, extraction, farming, fishing, and forestry	2.0	2.1	1.4	1.8	1.6	1.5	1.8	1.7	2.0
Installation, maintenance, and repair	1.6	1.5	1.1	2.0	1.7	1.1	2.1	1.7	1.6
Production, transportation, and material moving ...	1.2	1.0	0.7	1.3	1.1	1.0	0.9	0.8	1.1
Production	1.5	1.3	0.8	1.8	1.6	1.0	1.3	1.1	1.6
Transportation and material moving	1.8	1.4	1.1	1.7	1.2	1.5	1.3	1.0	1.5
Full time	0.5	0.6	0.5	0.8	0.7	0.4	1.1	0.9	0.7
Part time	0.9	0.6	1.6	0.7	0.5	1.5	0.5	0.4	1.8
Union	1.4	1.6	0.9	1.9	1.8	0.8	2.0	1.9	1.1
Nonunion	0.8	0.6	0.5	0.9	0.7	0.5	0.9	0.8	0.8
Wage percentiles:³									
Lowest 10 percent	3.0	2.3	4.0	3.0	2.9	9.0	—	—	—
Lowest 25 percent	1.4	1.2	1.5	1.7	1.5	2.7	1.7	1.5	3.6
Second 25 percent	1.0	0.8	0.6	1.2	0.9	0.6	1.2	1.0	1.1
Third 25 percent	0.7	0.8	0.6	1.1	0.9	0.6	1.1	0.9	0.8
Highest 25 percent	0.8	0.8	0.6	1.0	0.9	0.6	1.1	1.1	1.1
Highest 10 percent	1.1	1.3	0.9	1.6	1.5	0.9	1.4	1.2	1.5
Establishment characteristics									
Goods-producing industries	0.8	0.8	0.5	1.3	1.1	0.6	1.0	0.9	0.9
Construction	2.0	1.9	1.3	1.7	1.5	1.6	1.5	1.4	2.0
Manufacturing	0.8	0.8	0.5	1.7	1.5	0.7	1.4	1.2	1.1
Service-providing industries	0.8	0.7	0.6	1.0	0.8	0.5	1.1	0.9	0.9
Trade, transportation, and utilities	0.8	0.8	0.8	1.0	0.8	0.8	0.8	0.7	1.1
Wholesale trade	1.4	1.6	1.3	2.3	2.2	1.4	2.2	1.8	1.4
Retail trade	1.1	0.9	1.1	1.3	0.9	1.2	1.0	0.8	1.9
Transportation and warehousing	2.5	2.1	1.6	2.8	2.3	1.6	2.7	2.4	2.8
Utilities	1.9	2.2	1.4	5.7	5.2	1.4	5.1	4.5	1.9

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	2.5	2.6	1.7	3.3	3.2	1.5	3.5	3.3	2.1
Financial activities	1.0	1.0	0.7	1.6	1.6	0.9	1.3	1.0	1.2
Finance and insurance	0.7	0.8	0.7	1.2	1.3	0.8	1.3	1.0	1.2
Credit intermediation and related activities	0.7	0.9	0.8	1.5	1.7	1.1	1.9	1.5	1.7
Insurance carriers and related activities	1.4	1.7	1.6	2.4	2.2	0.9	2.5	1.9	2.2
Real estate and rental and leasing	3.3	3.0	2.2	4.0	3.5	3.1	3.9	3.4	2.8
Professional and business services	1.8	1.7	1.2	2.1	1.7	1.6	1.9	1.4	2.6
Professional and technical services	1.9	1.8	1.6	3.0	2.7	2.1	2.7	2.2	3.3
Administrative and waste services	3.1	2.6	2.3	2.7	2.2	3.4	3.0	2.0	5.1
Education and health services	1.5	1.3	1.2	1.8	1.4	1.1	1.6	1.3	1.7
Educational services	2.4	2.4	1.6	2.3	2.1	1.7	2.2	2.0	3.4
Junior colleges, colleges, and universities	1.1	1.9	1.7	2.2	2.3	1.5	3.3	3.1	4.0
Health care and social assistance	1.7	1.5	1.3	2.1	1.6	1.2	1.8	1.5	2.0
Leisure and hospitality	5.0	4.3	3.8	5.7	5.0	4.8	—	—	—
Accommodation and food services	5.1	4.5	4.6	5.8	5.2	6.0	—	—	—
Other services	3.3	2.6	2.6	3.0	2.6	2.7	2.9	2.2	3.8
1 to 99 workers	1.0	0.8	0.8	0.9	0.7	0.8	0.7	0.5	1.1
1 to 49 workers	1.1	0.9	0.9	1.0	0.7	1.0	0.8	0.6	1.6
50 to 99 workers	1.4	1.3	1.0	1.5	1.3	1.2	1.5	1.2	1.8
100 workers or more	0.7	0.7	0.5	1.0	0.9	0.5	1.6	1.4	0.8
100 to 499 workers	1.0	1.0	0.7	1.3	1.1	0.7	1.2	1.0	1.0
500 workers or more	0.8	0.9	0.6	1.7	1.4	0.6	2.7	2.4	1.1
Geographic areas									
New England	1.1	1.7	2.7	2.3	2.1	2.6	1.2	0.7	4.3
Middle Atlantic	2.0	1.4	1.7	1.3	0.9	0.9	1.8	1.8	2.0
East North Central	1.2	0.8	0.6	1.5	1.0	0.8	0.9	0.7	1.5
West North Central	1.4	1.8	1.3	2.1	2.1	1.2	2.1	1.6	1.8
South Atlantic	1.5	1.3	0.9	1.5	1.0	1.2	1.4	1.1	1.6
East South Central	5.6	4.2	1.7	7.1	6.3	3.0	—	—	—
West South Central	2.1	2.1	1.6	2.4	1.8	1.4	1.8	1.6	2.5
Mountain	3.0	3.2	1.7	4.8	4.0	2.0	2.7	2.4	2.0
Pacific	1.5	1.4	1.0	1.3	1.1	1.0	1.4	1.1	1.5

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.7	0.6	0.5
Worker characteristics			
Management, professional, and related	1.0	0.8	0.6
Management, business, and financial	0.9	1.0	0.7
Professional and related	1.2	1.0	0.8
Service	2.1	1.8	1.8
Protective service	5.3	4.7	5.2
Sales and office	0.8	0.8	0.8
Sales and related	1.1	1.0	1.2
Office and administrative support	1.1	1.0	0.8
Natural resources, construction, and maintenance	1.3	1.3	0.9
Construction, extraction, farming, fishing, and forestry	1.9	1.8	1.4
Installation, maintenance, and repair	1.7	1.6	1.1
Production, transportation, and material moving ...	1.2	1.0	0.7
Production	1.6	1.5	0.9
Transportation and material moving	1.9	1.4	1.1
Full time	0.5	0.5	0.4
Part time	0.9	0.6	1.7
Union	1.6	1.7	1.0
Nonunion	0.8	0.6	0.4
Wage percentiles: ³			
Lowest 10 percent	2.9	2.1	3.6
Lowest 25 percent	1.4	1.2	1.5
Second 25 percent	1.1	0.8	0.7
Third 25 percent	0.8	0.8	0.6
Highest 25 percent	0.8	0.8	0.6
Highest 10 percent	1.1	1.2	0.8
Establishment characteristics			
Goods-producing industries	0.9	0.9	0.5
Construction	1.9	1.7	1.4
Manufacturing	1.0	1.0	0.5
Service-providing industries	0.8	0.7	0.5
Trade, transportation, and utilities	0.8	0.8	0.7
Wholesale trade	1.4	1.5	1.3
Retail trade	1.1	1.0	1.1
Transportation and warehousing	2.6	2.2	1.6
Utilities	2.3	2.4	1.3

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
Information	2.7	2.7	1.7
Financial activities	1.1	1.1	0.7
Finance and insurance	0.9	1.0	0.7
Credit intermediation and related activities	0.7	0.9	0.8
Insurance carriers and related activities	1.8	2.0	1.6
Real estate and rental and leasing	3.2	3.0	2.3
Professional and business services	1.9	1.6	1.2
Professional and technical services	2.0	1.9	1.5
Administrative and waste services	3.2	2.6	2.5
Education and health services	1.6	1.3	1.2
Educational services	2.7	2.5	1.5
Junior colleges, colleges, and universities	1.2	1.7	1.5
Health care and social assistance	1.8	1.5	1.4
Leisure and hospitality	5.0	4.2	3.5
Accommodation and food services	5.2	4.4	4.2
Other services	3.3	2.5	2.7
1 to 99 workers	1.0	0.7	0.7
1 to 49 workers	1.1	0.8	0.9
50 to 99 workers	1.5	1.3	1.0
100 workers or more	0.7	0.7	0.5
100 to 499 workers	1.0	0.9	0.7
500 workers or more	0.9	0.9	0.7
Geographic areas			
New England	1.3	1.8	2.8
Middle Atlantic	1.8	1.3	1.7
East North Central	1.1	0.7	0.6
West North Central	1.1	1.7	1.6
South Atlantic	1.5	1.2	0.8
East South Central	6.0	4.1	1.9
West South Central	2.4	2.1	1.5
Mountain	3.0	3.0	1.6
Pacific	1.3	1.2	0.9

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.2	0.2	0.3	0.3
Worker characteristics				
Management, professional, and related	0.4	0.4	0.6	0.6
Management, business, and financial	0.6	0.6	0.7	0.7
Professional and related	0.6	0.6	0.7	0.7
Service	0.8	0.8	1.1	1.1
Protective service	1.8	1.8	2.8	2.8
Sales and office	0.3	0.3	0.3	0.3
Sales and related	0.5	0.5	0.5	0.5
Office and administrative support	0.4	0.4	0.5	0.5
Natural resources, construction, and maintenance	0.6	0.6	1.0	1.0
Construction, extraction, farming, fishing, and forestry	0.9	0.9	1.6	1.6
Installation, maintenance, and repair	0.7	0.7	0.9	0.9
Production, transportation, and material moving ...	0.5	0.5	0.7	0.7
Production	0.6	0.6	0.8	0.8
Transportation and material moving	0.7	0.7	1.0	1.0
Full time	0.3	0.3	0.3	0.3
Part time	0.9	0.9	1.1	1.1
Union	0.4	0.4	0.7	0.7
Nonunion	0.3	0.3	0.3	0.3
Wage percentiles: ¹				
Lowest 10 percent	1.4	1.4	1.7	1.7
Lowest 25 percent	0.7	0.7	0.8	0.8
Second 25 percent	0.3	0.3	0.6	0.6
Third 25 percent	0.3	0.3	0.5	0.5
Highest 25 percent	0.4	0.4	0.5	0.5
Highest 10 percent	0.6	0.6	0.7	0.7
Establishment characteristics				
Goods-producing industries	0.5	0.5	0.7	0.7
Construction	0.8	0.8	1.5	1.5
Manufacturing	0.5	0.5	0.7	0.7
Service-providing industries	0.3	0.3	0.4	0.4
Trade, transportation, and utilities	0.4	0.4	0.5	0.5
Wholesale trade	0.6	0.6	0.9	0.9
Retail trade	0.7	0.7	0.7	0.7
Transportation and warehousing	1.2	1.2	1.6	1.6
Utilities	1.1	1.1	1.2	1.2

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
Information	0.8	0.8	1.0	1.0
Financial activities	0.4	0.4	0.6	0.6
Finance and insurance	0.4	0.4	0.6	0.6
Credit intermediation and related activities	0.5	0.5	0.6	0.6
Insurance carriers and related activities	0.6	0.6	0.8	0.8
Real estate and rental and leasing	1.5	1.5	2.1	2.1
Professional and business services	0.8	0.8	1.1	1.1
Professional and technical services	1.0	1.0	1.4	1.4
Administrative and waste services	1.9	1.9	2.6	2.6
Education and health services	0.5	0.5	0.9	0.9
Educational services	0.7	0.7	1.3	1.3
Junior colleges, colleges, and universities	0.6	0.6	0.9	0.9
Health care and social assistance	0.6	0.6	1.0	1.0
Leisure and hospitality	1.2	1.2	2.0	2.0
Accommodation and food services	1.6	1.6	2.7	2.7
Other services	1.6	1.6	2.3	2.3
1 to 99 workers	0.4	0.4	0.6	0.6
1 to 49 workers	0.5	0.5	0.6	0.6
50 to 99 workers	0.8	0.8	1.0	1.0
100 workers or more	0.3	0.3	0.3	0.3
100 to 499 workers	0.4	0.4	0.6	0.6
500 workers or more	0.5	0.5	0.6	0.6
Geographic areas				
New England	0.6	0.6	0.8	0.8
Middle Atlantic	0.7	0.7	1.0	1.0
East North Central	0.6	0.6	0.7	0.7
West North Central	1.1	1.1	1.2	1.2
South Atlantic	0.6	0.6	0.7	0.7
East South Central	1.0	1.0	1.3	1.3
West South Central	0.8	0.8	1.0	1.0
Mountain	1.0	1.0	1.2	1.2
Pacific	0.5	0.5	0.8	0.8

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$2.95	0.6	\$7.74	0.6	\$2.13	\$1.00
Worker characteristics						
Management, professional, and related	4.92	1.0	13.57	1.0	3.72	1.65
Management, business, and financial	8.54	1.2	29.18	1.2	5.47	1.69
Professional and related	4.40	1.4	10.37	1.4	4.33	2.30
Service	10.49	1.6	38.25	1.6	5.57	3.04
Protective service	24.03	1.9	22.16	1.9	24.44	13.93
Sales and office	2.81	0.9	9.62	0.9	2.38	1.25
Sales and related	3.47	1.4	11.01	1.4	3.39	2.19
Office and administrative support	3.45	1.0	11.63	1.0	2.99	1.53
Natural resources, construction, and maintenance	7.83	1.6	12.77	1.6	7.22	2.94
Construction, extraction, farming, fishing, and forestry	13.69	2.3	19.87	2.3	13.27	5.76
Installation, maintenance, and repair	7.10	1.9	12.27	1.9	8.28	2.66
Production, transportation, and material moving ...	4.56	1.1	11.76	1.1	3.54	1.68
Production	4.92	1.6	9.97	1.6	4.96	2.34
Transportation and material moving	7.06	2.2	20.03	2.2	4.02	2.12
Full time	2.91	0.6	7.62	0.6	2.17	0.99
Part time	9.86	1.9	25.94	1.9	6.79	4.21
Union	9.13	1.6	15.10	1.6	6.25	2.66
Nonunion	2.51	0.6	6.54	0.6	2.18	1.00
Wage percentiles: ¹						
Lowest 10 percent	10.98	3.6	54.61	3.6	8.35	4.42
Lowest 25 percent	4.48	1.5	15.87	1.5	4.13	2.29
Second 25 percent	3.30	0.8	9.78	0.8	2.94	1.67
Third 25 percent	4.64	1.0	14.78	1.0	2.94	1.43
Highest 25 percent	4.45	0.9	9.40	0.9	3.66	1.09
Highest 10 percent	7.40	1.6	21.88	1.6	5.46	1.78
Establishment characteristics						
Goods-producing industries	5.03	1.1	10.04	1.1	4.09	1.94
Construction	13.48	2.2	20.33	2.2	13.32	5.21
Manufacturing	4.34	1.3	12.80	1.3	3.79	1.88
Service-providing industries	3.34	0.7	10.99	0.7	2.23	1.06
Trade, transportation, and utilities	2.92	1.1	10.72	1.1	2.59	1.58
Wholesale trade	5.38	1.5	14.79	1.5	5.52	3.55
Retail trade	3.70	1.5	14.19	1.5	3.04	2.08
Transportation and warehousing	9.51	3.1	39.92	3.1	6.08	3.90
Utilities	10.15	3.2	19.75	3.2	12.50	5.98

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$10.77	2.4	\$16.41	2.4	\$10.96	\$4.02
Financial activities	4.04	1.3	16.62	1.3	2.10	1.75
Finance and insurance	3.48	1.3	19.54	1.3	2.20	1.89
Credit intermediation and related activities	3.21	1.6	10.39	1.6	3.24	2.88
Insurance carriers and related activities	7.86	1.7	42.51	1.7	4.19	3.04
Real estate and rental and leasing	14.90	4.7	29.63	4.7	8.70	5.67
Professional and business services	7.76	2.0	23.20	2.0	6.48	2.58
Professional and technical services	7.35	2.8	12.50	2.8	8.23	3.78
Administrative and waste services	19.51	3.7	55.98	3.7	14.53	6.50
Education and health services	6.60	1.8	27.38	1.8	4.83	2.42
Educational services	9.36	2.5	39.90	2.5	6.10	2.58
Junior colleges, colleges, and universities	6.75	2.1	22.05	2.1	6.60	2.46
Health care and social assistance	7.72	2.1	32.02	2.1	5.64	2.77
Leisure and hospitality	10.54	3.0	34.76	3.0	9.19	3.81
Accommodation and food services	11.77	3.4	32.10	3.4	10.56	4.30
Other services	13.29	4.5	25.83	4.5	11.55	5.59
1 to 99 workers	3.83	1.0	7.91	1.0	3.10	1.67
1 to 49 workers	4.29	1.3	7.95	1.3	3.91	1.90
50 to 99 workers	6.48	1.8	19.74	1.8	4.94	2.73
100 workers or more	3.84	0.7	16.31	0.7	2.73	1.19
100 to 499 workers	4.03	0.9	11.77	0.9	3.57	1.50
500 workers or more	5.96	0.8	31.78	0.8	4.08	1.78
Geographic areas						
New England	4.87	2.8	11.44	2.8	7.72	2.39
Middle Atlantic	7.56	1.2	24.79	1.2	3.46	3.32
East North Central	7.74	1.4	18.33	1.4	6.43	2.41
West North Central	13.18	2.0	40.52	2.0	10.80	3.33
South Atlantic	3.68	1.7	9.49	1.7	3.65	1.87
East South Central	5.35	2.2	11.16	2.2	5.29	1.96
West South Central	7.87	2.0	16.72	2.0	6.48	3.41
Mountain	7.22	2.0	19.80	2.0	7.91	4.95
Pacific	10.57	1.2	19.55	1.2	6.95	2.17

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	1.0	0.3	0.5	0.1	(⁴)	0.8	0.2
Worker characteristics								
Management, professional, and related	0.0	1.2	0.7	0.8	0.3	(⁴)	0.7	0.2
Management, business, and financial	0.0	1.3	0.7	1.3	0.4	(⁴)	0.8	0.2
Professional and related	0.0	1.5	0.7	0.8	0.3	—	1.0	0.3
Service	0.0	3.5	—	0.9	0.3	—	3.3	—
Protective service	0.0	8.4	—	1.2	—	—	7.6	—
Sales and office	0.0	1.0	(⁴)	0.7	0.2	—	0.8	(⁴)
Sales and related	0.0	1.7	—	0.8	—	—	1.6	(⁴)
Office and administrative support	0.0	1.1	(⁴)	0.8	0.3	—	0.7	0.2
Natural resources, construction, and maintenance	0.0	1.7	0.2	0.8	—	—	1.4	0.6
Construction, extraction, farming, fishing, and forestry	0.0	2.8	—	1.2	—	—	2.7	1.3
Installation, maintenance, and repair	0.0	2.0	—	0.8	—	—	1.7	—
Production, transportation, and material moving ...	0.0	1.2	0.4	0.7	(⁴)	—	1.0	0.3
Production	0.0	1.6	0.5	1.0	(⁴)	—	1.1	—
Transportation and material moving	0.0	1.6	—	0.7	0.2	—	1.3	0.7
Full time	0.0	1.1	0.3	0.5	0.1	(⁴)	0.9	0.2
Part time	0.0	2.0	—	1.1	0.3	—	1.5	—
Union	0.0	2.2	0.9	1.5	—	(⁴)	1.4	1.2
Nonunion	0.0	1.0	0.3	0.5	0.2	(⁴)	0.8	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	0.0	6.5	—	1.6	—	—	—	—
Lowest 25 percent	0.0	2.6	0.5	0.7	(⁴)	—	2.3	—
Second 25 percent	0.0	1.4	0.2	0.7	0.2	—	1.1	0.2
Third 25 percent	0.0	1.1	0.2	0.6	0.2	(⁴)	0.7	0.2
Highest 25 percent	0.0	1.2	0.8	0.7	0.3	(⁴)	0.7	0.4
Highest 10 percent	0.0	1.5	0.9	0.9	0.5	(⁴)	1.0	0.4
Establishment characteristics								
Goods-producing industries	0.0	1.7	—	0.8	(⁴)	—	1.0	—
Construction	0.0	2.8	—	1.6	—	—	2.3	—
Manufacturing	0.0	1.9	—	0.9	(⁴)	—	1.1	—
Service-providing industries	0.0	1.2	0.2	0.6	0.2	(⁴)	0.9	0.2
Trade, transportation, and utilities	0.0	1.1	0.3	0.6	(⁴)	—	0.8	0.4
Wholesale trade	0.0	1.8	—	1.1	—	—	1.1	—
Retail trade	0.0	1.7	—	0.9	—	—	1.5	—
Transportation and warehousing	0.0	2.7	—	—	—	—	2.3	—
Utilities	0.0	6.1	—	—	1.8	—	1.7	—

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	2.4	—	1.4	—	—	1.7	—
Financial activities	0.0	1.8	—	1.3	0.8	(⁴)	1.2	0.3
Finance and insurance	0.0	2.1	0.2	1.6	0.9	(⁴)	1.3	0.3
Credit intermediation and related activities	0.0	2.3	—	2.2	—	—	1.2	—
Insurance carriers and related activities	0.0	3.3	0.6	1.4	1.5	—	2.5	—
Real estate and rental and leasing	0.0	6.0	—	—	—	—	—	—
Professional and business services	0.0	2.5	—	1.5	0.7	—	1.6	—
Professional and technical services	0.0	3.0	—	1.7	—	—	2.2	—
Administrative and waste services	0.0	6.6	—	—	—	—	—	—
Education and health services	0.0	1.9	—	1.5	0.4	—	1.0	0.3
Educational services	0.0	2.3	—	1.7	0.9	—	1.4	—
Junior colleges, colleges, and universities	0.0	2.8	—	2.2	0.2	—	1.5	—
Health care and social assistance	0.0	2.2	—	1.8	0.4	—	1.1	0.4
Leisure and hospitality	0.0	9.3	—	2.4	—	—	—	—
Accommodation and food services	0.0	8.5	—	2.7	—	—	—	—
Other services	0.0	4.6	—	—	—	—	—	—
1 to 99 workers	0.0	1.1	(⁴)	0.7	(⁴)	—	0.9	0.3
1 to 49 workers	0.0	1.3	0.2	1.0	(⁴)	—	1.0	0.3
50 to 99 workers	0.0	1.8	—	0.9	—	—	1.4	—
100 workers or more	0.0	1.3	0.4	0.6	0.2	(⁴)	1.1	0.2
100 to 499 workers	0.0	0.9	0.3	0.5	0.3	—	0.7	(⁴)
500 workers or more	0.0	2.3	0.8	1.0	0.4	—	2.2	0.5
Geographic areas								
New England	0.0	3.1	—	2.1	0.4	—	1.6	—
Middle Atlantic	0.0	2.0	—	0.7	0.3	0.3	1.6	—
East North Central	0.0	2.1	0.2	0.9	0.3	—	1.9	—
West North Central	0.0	1.1	—	1.2	—	—	1.5	—
South Atlantic	0.0	1.8	—	1.2	—	—	1.1	0.3
East South Central	0.0	9.6	—	2.2	—	—	—	—
West South Central	0.0	2.7	—	1.7	—	—	1.3	—
Mountain	0.0	3.1	0.2	2.2	—	—	2.2	0.3
Pacific	0.0	2.1	—	1.4	0.6	—	1.0	0.9
Average monthly employer premium ⁶	\$2.13	\$2.44	\$23.61	\$9.23	\$8.80	\$30.87	\$5.85	\$51.84

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$6.04	0.5	\$16.66	0.5	\$5.85	\$3.89
Worker characteristics						
Management, professional, and related	9.89	0.9	35.13	0.9	9.93	5.95
Management, business, and financial	19.18	0.8	42.48	0.8	20.23	6.04
Professional and related	10.26	1.2	43.88	1.2	10.04	8.41
Service	20.70	1.1	72.79	1.1	18.26	10.27
Protective service	56.34	1.3	208.52	1.3	57.55	48.34
Sales and office	6.18	0.5	28.20	0.5	6.03	5.03
Sales and related	8.28	0.7	37.15	0.7	8.52	7.19
Office and administrative support	7.32	0.6	38.92	0.6	7.09	5.79
Natural resources, construction, and maintenance	14.42	1.5	26.53	1.5	14.81	8.71
Construction, extraction, farming, fishing, and forestry	19.46	2.2	30.17	2.2	23.15	14.20
Installation, maintenance, and repair	18.93	1.5	51.55	1.5	17.91	9.68
Production, transportation, and material moving ...	10.38	1.1	24.05	1.1	10.44	6.80
Production	13.99	1.4	28.14	1.4	15.20	8.17
Transportation and material moving	15.17	1.6	40.75	1.6	13.38	9.54
Full time	6.23	0.5	17.64	0.5	5.94	3.96
Part time	17.55	1.6	67.55	1.6	15.96	13.40
Union	14.32	1.6	21.86	1.6	15.58	11.91
Nonunion	5.94	0.5	26.90	0.5	5.98	3.98
Wage percentiles:¹						
Lowest 10 percent	31.56	2.2	116.10	2.2	27.65	19.04
Lowest 25 percent	12.50	0.7	78.77	0.7	11.62	8.33
Second 25 percent	8.64	0.6	33.09	0.6	8.64	7.77
Third 25 percent	8.44	0.8	22.97	0.8	8.49	5.58
Highest 25 percent	9.10	0.9	23.18	0.9	10.33	3.91
Highest 10 percent	12.61	1.3	41.19	1.3	13.65	6.58
Establishment characteristics						
Goods-producing industries	9.62	1.0	16.91	1.0	10.97	6.43
Construction	16.78	2.2	20.51	2.2	20.37	13.38
Manufacturing	12.03	1.1	24.10	1.1	12.76	6.53
Service-providing industries	6.35	0.5	25.41	0.5	5.85	4.37
Trade, transportation, and utilities	7.07	0.8	41.36	0.8	6.89	6.27
Wholesale trade	13.99	1.1	54.94	1.1	13.42	12.74
Retail trade	8.44	1.1	41.54	1.1	8.53	7.40
Transportation and warehousing	27.95	2.0	90.91	2.0	23.42	14.22
Utilities	25.13	2.3	59.17	2.3	25.99	19.70

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
Information	\$22.41	2.3	\$57.71	2.3	\$17.24	\$13.35
Financial activities	8.41	1.0	27.31	1.0	8.71	7.33
Finance and insurance	9.21	0.9	38.44	0.9	8.58	6.81
Credit intermediation and related activities	10.30	1.0	49.90	1.0	10.75	8.69
Insurance carriers and related activities	14.49	1.3	54.37	1.3	15.19	8.63
Real estate and rental and leasing	29.53	3.7	60.95	3.7	27.32	20.52
Professional and business services	20.25	1.4	73.84	1.4	20.02	9.08
Professional and technical services	25.31	1.9	116.99	1.9	23.46	15.37
Administrative and waste services	39.06	3.3	106.12	3.3	33.57	22.04
Education and health services	16.38	1.2	68.84	1.2	14.67	11.87
Educational services	19.82	1.8	77.75	1.8	18.84	15.01
Junior colleges, colleges, and universities	23.48	1.0	76.72	1.0	23.72	10.43
Health care and social assistance	19.08	1.4	76.86	1.4	17.29	14.82
Leisure and hospitality	31.74	1.8	87.28	1.8	30.76	14.73
Accommodation and food services	35.51	2.1	109.05	2.1	34.34	17.45
Other services	45.93	3.5	164.50	3.5	32.71	18.47
1 to 99 workers	7.97	0.8	24.60	0.8	7.52	5.90
1 to 49 workers	9.10	1.0	28.58	1.0	9.12	6.49
50 to 99 workers	16.54	1.5	41.66	1.5	17.62	9.48
100 workers or more	8.40	0.5	26.00	0.5	8.12	4.34
100 to 499 workers	9.87	0.6	21.84	0.6	10.88	7.83
500 workers or more	12.69	0.6	50.92	0.6	11.95	5.69
Geographic areas						
New England	15.31	1.8	24.44	1.8	16.41	12.15
Middle Atlantic	18.57	1.2	47.76	1.2	13.37	9.60
East North Central	13.23	1.3	22.81	1.3	14.45	9.36
West North Central	17.75	1.3	60.81	1.3	17.84	18.60
South Atlantic	14.74	1.0	59.16	1.0	13.50	6.38
East South Central	15.52	1.2	34.49	1.2	15.99	11.51
West South Central	13.82	0.9	90.40	0.9	13.26	14.24
Mountain	11.67	2.0	114.52	2.0	14.86	13.49
Pacific	18.42	1.7	28.98	1.7	20.92	8.91

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
All workers	0.0	0.9	0.2	0.4	0.1	(⁴)	0.6	0.2
Worker characteristics								
Management, professional, and related	0.0	1.2	—	0.7	0.3	(⁴)	0.7	0.2
Management, business, and financial	0.0	1.3	—	1.1	0.3	(⁴)	0.8	—
Professional and related	0.0	1.5	—	0.8	0.3	—	1.0	0.3
Service	0.0	2.8	—	0.9	0.3	—	2.4	—
Protective service	0.0	8.1	—	1.2	—	—	7.4	—
Sales and office	0.0	1.0	(⁴)	0.5	0.2	—	0.8	(⁴)
Sales and related	0.0	1.8	—	0.7	(⁴)	—	1.8	—
Office and administrative support	0.0	1.0	(⁴)	0.7	0.2	—	0.7	(⁴)
Natural resources, construction, and maintenance	0.0	1.5	—	0.8	—	—	1.2	0.6
Construction, extraction, farming, fishing, and forestry	0.0	2.8	—	1.2	—	—	2.5	1.1
Installation, maintenance, and repair	0.0	1.6	—	0.8	—	—	1.2	—
Production, transportation, and material moving ...	0.0	1.1	0.3	0.6	(⁴)	—	0.9	0.2
Production	0.0	1.4	—	0.9	(⁴)	—	1.1	—
Transportation and material moving	0.0	1.4	—	0.7	(⁴)	—	1.1	—
Full time	0.0	0.9	0.2	0.4	0.1	(⁴)	0.7	0.2
Part time	0.0	1.9	—	0.9	0.2	—	1.5	—
Union	0.0	1.7	0.5	1.4	—	—	1.0	1.0
Nonunion	0.0	0.9	0.2	0.4	0.1	(⁴)	0.7	(⁴)
Wage percentiles:⁵								
Lowest 10 percent	0.0	3.7	—	1.5	—	—	2.7	—
Lowest 25 percent	0.0	1.8	—	0.7	(⁴)	—	1.7	—
Second 25 percent	0.0	1.2	(⁴)	0.7	(⁴)	—	0.9	(⁴)
Third 25 percent	0.0	0.9	(⁴)	0.6	0.1	(⁴)	0.7	0.2
Highest 25 percent	0.0	1.1	—	0.6	0.3	(⁴)	0.7	0.3
Highest 10 percent	0.0	1.4	—	0.8	0.4	—	0.8	0.4
Establishment characteristics								
Goods-producing industries	0.0	1.5	—	0.6	(⁴)	—	1.0	—
Construction	0.0	2.7	—	1.4	—	—	2.3	—
Manufacturing	0.0	1.7	—	0.7	(⁴)	—	1.0	—
Service-providing industries	0.0	0.9	(⁴)	0.5	0.2	(⁴)	0.7	0.2
Trade, transportation, and utilities	0.0	1.0	0.2	0.5	(⁴)	—	0.9	0.3
Wholesale trade	0.0	1.7	—	1.1	—	—	1.3	—
Retail trade	0.0	1.8	—	0.7	—	—	1.8	—
Transportation and warehousing	0.0	2.4	—	0.8	—	—	2.1	—
Utilities	0.0	5.7	—	—	1.7	—	1.4	—

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Family coverage							
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown	Other
Information	0.0	2.6	—	1.7	—	—	1.7	—
Financial activities	0.0	1.5	—	1.2	0.7	(⁴)	1.0	—
Finance and insurance	0.0	1.9	—	1.4	0.8	(⁴)	1.2	—
Credit intermediation and related activities	0.0	2.2	—	2.0	—	—	1.1	—
Insurance carriers and related activities	0.0	3.0	—	1.2	1.3	—	2.4	—
Real estate and rental and leasing	0.0	4.6	—	—	—	—	—	—
Professional and business services	0.0	1.9	—	1.1	0.7	—	1.3	—
Professional and technical services	0.0	2.8	—	1.4	—	—	2.0	—
Administrative and waste services	0.0	4.4	—	2.6	—	—	3.1	—
Education and health services	0.0	1.9	—	1.4	0.4	—	1.2	0.3
Educational services	0.0	2.5	—	1.4	0.8	—	2.1	—
Junior colleges, colleges, and universities	0.0	2.5	—	2.0	0.2	—	1.4	—
Health care and social assistance	0.0	2.2	—	1.7	0.4	—	1.3	0.3
Leisure and hospitality	0.0	6.5	—	2.2	—	—	4.9	—
Accommodation and food services	0.0	5.4	—	2.6	—	—	3.7	—
Other services	0.0	3.6	—	—	—	—	2.5	—
1 to 99 workers	0.0	1.0	(⁴)	0.6	(⁴)	—	0.8	0.2
1 to 49 workers	0.0	1.2	(⁴)	0.8	(⁴)	—	0.9	(⁴)
50 to 99 workers	0.0	1.7	—	0.8	—	—	1.5	—
100 workers or more	0.0	1.1	0.4	0.6	0.2	(⁴)	0.8	0.2
100 to 499 workers	0.0	1.0	0.3	0.5	0.3	—	0.8	(⁴)
500 workers or more	0.0	1.8	—	1.0	0.3	—	1.6	0.4
Geographic areas								
New England	0.0	3.6	—	1.7	0.4	—	2.3	—
Middle Atlantic	0.0	2.5	—	0.8	0.3	0.3	1.8	—
East North Central	0.0	2.1	0.2	0.9	0.3	—	1.7	(⁴)
West North Central	0.0	1.7	—	1.3	—	—	1.7	—
South Atlantic	0.0	1.8	—	0.9	(⁴)	—	1.2	—
East South Central	0.0	6.6	—	2.1	—	—	—	—
West South Central	0.0	2.2	—	1.7	—	—	0.9	—
Mountain	0.0	3.0	—	2.1	—	—	2.6	—
Pacific	0.0	1.6	—	1.2	0.5	—	1.0	0.8
Average monthly employer premium ⁶	\$5.85	\$7.03	\$52.00	\$18.18	\$35.22	\$80.21	\$11.94	\$53.52

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1.66	\$1.01	\$1.27	\$2.00	\$3.31	\$1.56	\$3.25	\$4.07	\$5.49	\$9.74
Worker characteristics										
Management, professional, and related	2.24	1.77	1.70	2.75	4.44	1.85	3.96	6.57	10.10	18.32
Management, business, and financial	2.96	2.70	2.44	3.42	4.08	2.86	6.26	7.34	18.01	24.55
Professional and related	2.61	1.92	2.35	3.58	6.78	3.47	5.14	8.37	11.55	24.36
Service	6.34	5.62	3.66	4.49	6.38	14.79	11.28	20.46	24.13	30.06
Protective service	2.49	28.63	24.63	21.79	105.84	8.26	51.67	92.77	136.19	230.93
Sales and office	1.18	1.50	1.09	2.31	4.99	5.86	4.37	6.97	8.99	16.15
Sales and related	1.90	2.45	3.02	5.66	7.08	10.26	7.72	5.01	12.62	21.09
Office and administrative support	1.89	1.63	1.82	3.85	6.67	7.42	4.62	9.43	12.79	20.16
Natural resources, construction, and maintenance	2.67	2.03	2.93	5.01	14.73	7.92	6.89	8.36	11.20	26.58
Construction, extraction, farming, fishing, and forestry	15.42	2.64	6.23	9.77	20.99	13.53	16.90	27.52	35.27	40.23
Installation, maintenance, and repair	2.11	2.60	2.26	5.57	10.99	10.98	9.37	10.02	24.55	23.87
Production, transportation, and material moving	2.43	1.86	1.73	2.32	2.87	5.92	6.18	5.90	12.34	21.63
Production	2.99	2.09	2.58	3.36	3.06	6.14	6.60	8.60	16.72	34.53
Transportation and material moving	3.28	3.02	2.25	2.04	14.12	14.47	6.77	8.33	22.46	24.27
Full time	1.86	0.66	1.23	2.28	2.63	2.30	3.16	3.36	4.53	7.41
Part time	2.01	2.72	4.97	13.18	16.24	5.68	13.75	22.67	31.86	28.27
Union	1.50	2.08	1.94	2.54	4.35	4.59	6.14	7.24	9.49	22.61
Nonunion	1.27	0.50	1.17	2.11	3.77	4.09	3.45	4.23	8.32	9.72
Establishment characteristics										
Goods-producing industries	1.76	1.33	2.36	2.28	5.37	6.94	6.94	4.43	14.35	17.58
Construction	12.12	5.75	3.31	8.79	18.66	20.55	13.57	17.42	23.29	33.66
Manufacturing	1.77	1.97	1.94	3.20	5.26	5.69	4.47	6.94	9.21	26.80
Service-providing industries	1.61	0.56	1.34	2.24	3.50	5.41	4.63	4.96	7.31	11.88
Trade, transportation, and utilities	1.33	1.59	1.82	2.62	5.46	1.78	5.35	7.28	14.33	11.95
Wholesale trade	7.07	2.78	3.03	3.57	13.83	19.84	8.33	14.59	24.44	27.27
Retail trade	3.54	3.18	4.56	3.53	6.07	10.61	8.23	9.07	28.50	6.74
Transportation and warehousing	2.57	3.86	2.30	6.46	11.04	10.05	8.66	19.17	22.48	87.50
Utilities	5.61	7.56	11.41	14.47	8.68	6.59	19.72	17.25	84.81	27.02
Information	4.04	4.07	4.26	3.67	9.45	8.12	4.63	7.83	9.64	44.64
Financial activities	2.00	2.68	2.53	2.60	4.78	5.42	6.48	6.44	19.81	26.36
Finance and insurance	2.24	2.39	2.30	2.27	4.12	3.71	4.87	5.36	13.27	28.28
Credit intermediation and related activities	4.63	3.32	2.07	3.20	5.06	5.18	7.68	10.45	15.74	28.49
Insurance carriers and related activities	2.42	4.59	6.91	9.22	5.79	7.11	11.71	9.09	16.51	10.87
Real estate and rental and leasing	4.35	5.69	8.34	6.81	19.36	37.09	19.93	68.09	27.59	36.38

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, private industry workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Professional and business services	\$2.80	\$1.94	\$3.38	\$4.26	\$7.61	\$16.25	\$7.75	\$14.87	\$21.46	\$32.91
Professional and technical services	2.39	2.72	3.73	6.58	7.58	15.43	14.66	9.55	40.96	33.13
Administrative and waste services	14.56	8.90	8.33	12.00	27.04	14.32	33.69	19.26	30.32	93.45
Education and health services	2.78	2.11	2.75	4.56	5.79	12.37	10.57	11.02	24.48	26.75
Educational services	3.19	3.18	3.23	5.65	9.78	14.20	10.83	10.50	20.98	59.49
Junior colleges, colleges, and universities	3.04	3.48	4.76	4.06	13.06	8.93	8.77	15.54	18.37	44.87
Health care and social assistance	3.72	2.00	3.13	4.82	7.44	8.76	10.60	13.49	30.90	28.72
Leisure and hospitality	5.10	11.24	9.36	2.12	7.03	16.77	8.14	35.30	64.03	15.87
Accommodation and food services	7.02	11.63	9.96	3.58	8.09	18.02	2.75	42.20	75.26	12.84
Other services	9.24	4.01	8.07	4.19	27.63	29.70	32.17	46.63	26.11	75.85
1 to 99 workers	1.60	1.48	1.63	3.95	5.54	5.98	6.48	7.53	13.83	15.82
1 to 49 workers	1.53	1.88	2.32	4.55	8.83	8.47	6.38	11.72	15.30	11.44
50 to 99 workers	4.10	3.54	2.87	3.55	5.92	11.10	12.34	9.23	27.31	13.97
100 workers or more	1.67	1.23	1.32	2.03	1.70	1.83	3.65	4.46	9.62	12.48
100 to 499 workers	2.66	2.48	1.51	2.62	5.21	7.83	6.29	5.30	15.83	22.89
500 workers or more	2.20	1.18	1.82	2.85	5.38	6.17	4.72	4.81	12.44	11.10
Geographic areas										
New England	4.62	5.49	0.19	2.91	13.68	14.65	12.89	1.47	13.43	9.39
Middle Atlantic	1.63	2.58	3.58	6.73	9.25	2.38	9.13	7.61	11.13	27.18
East North Central	3.47	2.01	2.32	4.53	5.46	9.83	8.52	8.14	17.01	19.91
West North Central	3.33	3.29	5.23	1.92	8.58	7.60	8.29	11.26	31.70	52.59
South Atlantic	1.98	1.56	1.10	3.46	6.61	9.21	9.03	6.26	14.01	17.94
East South Central	2.19	1.99	3.50	9.05	11.05	11.87	15.67	19.70	14.25	51.03
West South Central	3.23	4.02	3.41	4.15	8.48	13.73	15.50	17.19	26.12	29.44
Mountain	4.01	6.82	3.59	7.07	19.66	9.60	19.40	12.17	23.07	62.93
Pacific	3.59	2.86	2.11	5.49	4.60	4.06	6.55	9.76	32.68	40.52

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	0.5	0.7	0.6	1.4	1.3	0.6	1.3	1.1	1.3
Worker characteristics									
Management, professional, and related	0.6	0.9	0.8	1.4	1.4	0.6	1.4	1.2	1.5
Professional and related	0.6	1.0	0.8	1.4	1.3	0.7	1.4	1.3	1.6
Teachers	0.7	1.1	0.9	1.8	1.6	0.8	1.6	1.5	1.8
Primary, secondary, and special education school teachers	0.5	1.1	1.1	1.9	1.7	0.9	1.8	1.8	1.9
Registered nurses	1.9	3.5	3.1	4.5	3.8	3.7	4.7	3.9	4.2
Service	1.3	1.3	0.8	1.8	1.7	0.9	1.7	1.4	1.5
Protective service	1.1	1.3	0.9	2.7	2.5	1.1	2.7	2.5	2.4
Sales and office	1.4	1.6	1.0	2.5	2.4	1.1	2.3	1.9	2.1
Office and administrative support	1.3	1.5	1.0	2.5	2.4	1.1	2.2	1.9	2.3
Natural resources, construction, and maintenance	1.8	1.8	1.0	3.7	3.4	1.8	3.3	2.6	2.9
Production, transportation, and material moving ...	4.1	4.2	1.8	3.8	3.5	2.1	3.4	3.1	3.1
Full time	0.2	0.6	0.6	1.5	1.4	0.5	1.4	1.2	1.3
Part time	2.0	1.3	2.6	1.4	1.2	2.2	1.2	1.0	3.0
Union	0.4	0.9	0.9	1.7	1.5	0.7	1.6	1.5	1.0
Nonunion	0.9	1.0	0.9	1.8	1.6	0.8	1.8	1.3	2.7
Wage percentiles:²									
Lowest 10 percent	2.7	2.4	2.1	2.0	1.6	2.8	1.4	1.0	4.1
Lowest 25 percent	1.4	1.4	1.3	1.7	1.5	1.5	1.6	1.2	2.6
Second 25 percent	0.8	1.0	0.7	2.4	2.2	0.8	1.9	1.6	1.7
Third 25 percent	0.7	1.1	0.9	2.1	1.9	0.7	2.0	1.7	1.5
Highest 25 percent	0.3	0.9	0.8	1.3	1.2	0.7	1.4	1.4	1.4
Highest 10 percent	0.4	1.3	1.3	1.8	1.8	1.1	1.9	2.1	1.6
Establishment characteristics									
Service-providing industries	0.5	0.7	0.6	1.4	1.3	0.5	1.3	1.1	1.3
Education and health services	0.5	0.8	0.8	1.5	1.4	0.7	1.5	1.3	1.8
Educational services	0.6	1.0	0.9	1.8	1.6	0.8	1.6	1.4	1.8
Elementary and secondary schools	0.5	1.0	1.1	1.7	1.5	0.9	1.5	1.4	2.0
Junior colleges, colleges, and universities	1.5	2.4	2.1	4.5	4.0	1.4	4.1	3.8	2.6
Health care and social assistance	1.6	2.2	1.9	3.3	3.0	2.6	3.4	3.3	3.8
Hospitals	1.4	2.6	2.5	4.1	3.5	3.5	4.1	4.0	5.6
Public administration	1.1	1.3	0.8	2.3	2.1	0.9	1.9	1.6	1.9
1 to 99 workers	2.2	2.4	1.5	3.4	3.1	1.7	2.9	2.6	2.2
1 to 49 workers	3.3	3.6	2.5	4.4	4.1	2.9	3.3	2.8	3.4
50 to 99 workers	1.9	2.5	1.8	3.6	3.6	2.2	4.5	4.3	3.0
100 workers or more	0.5	0.7	0.7	1.4	1.3	0.6	1.3	1.1	1.4
100 to 499 workers	1.2	1.3	0.8	2.4	2.2	0.9	2.4	2.2	1.6
500 workers or more	0.5	0.8	0.8	1.7	1.5	0.7	1.5	1.3	1.7

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Medical care			Dental care			Vision care		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	0.7	1.2	0.9	3.3	3.0	1.0	2.9	2.4	2.4
Local government	0.6	0.8	0.8	1.3	1.2	0.7	1.3	1.1	1.3
Geographic areas									
New England	2.2	4.1	3.5	3.7	3.4	1.4	4.1	3.7	2.2
Middle Atlantic	1.2	1.1	0.6	2.3	2.7	1.1	4.2	4.3	1.3
East North Central	1.7	1.9	1.5	2.7	2.5	1.7	3.6	3.1	1.8
West North Central	2.4	0.8	2.2	6.7	5.5	1.2	2.3	1.9	9.3
South Atlantic	1.5	1.6	1.5	4.3	3.9	1.1	3.6	1.8	4.4
East South Central	2.3	4.2	4.0	3.4	2.6	6.0	2.3	1.7	6.6
West South Central	1.6	1.7	1.1	3.2	3.1	2.4	2.3	2.0	3.1
Mountain	1.7	2.1	2.3	4.2	3.7	1.7	9.4	7.9	3.4
Pacific	0.9	2.0	1.5	1.1	1.7	1.0	2.0	2.4	1.1

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
All workers	0.6	0.7	0.6
Worker characteristics			
Management, professional, and related	0.6	0.9	0.8
Professional and related	0.7	1.0	0.8
Teachers	0.8	1.1	0.9
Primary, secondary, and special education school teachers	0.6	1.1	1.1
Registered nurses	2.2	3.7	3.1
Service	1.3	1.3	0.8
Protective service	1.3	1.5	0.9
Sales and office	1.5	1.7	1.0
Office and administrative support	1.4	1.6	1.0
Natural resources, construction, and maintenance	1.6	1.8	1.1
Production, transportation, and material moving ...	4.2	4.2	1.8
Full time	0.3	0.6	0.6
Part time	2.0	1.3	2.6
Union	0.4	0.8	0.8
Nonunion	0.9	1.0	0.9
Wage percentiles: ²			
Lowest 10 percent	2.8	2.4	2.1
Lowest 25 percent	1.5	1.5	1.3
Second 25 percent	0.9	1.1	0.7
Third 25 percent	0.8	1.1	0.9
Highest 25 percent	0.5	0.8	0.8
Highest 10 percent	0.5	1.3	1.2
Establishment characteristics			
Service-providing industries	0.6	0.7	0.6
Education and health services	0.6	0.8	0.8
Educational services	0.6	1.0	0.9
Elementary and secondary schools	0.6	1.0	1.1
Junior colleges, colleges, and universities	1.5	2.5	2.1
Health care and social assistance	2.2	2.8	1.9
Hospitals	2.5	3.5	2.6
Public administration	1.2	1.3	0.8
1 to 99 workers	2.2	2.3	1.5
1 to 49 workers	3.4	3.6	2.5
50 to 99 workers	2.1	3.1	2.2
100 workers or more	0.5	0.7	0.7
100 to 499 workers	1.4	1.5	0.8
500 workers or more	0.5	0.8	0.8

See footnotes at end of table.

Table 9. Standard errors for health care benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Outpatient prescription drug coverage		
	Access	Participation	Take-up rate
State government	0.7	1.2	0.9
Local government	0.7	0.8	0.8
Geographic areas			
New England	2.5	3.8	3.2
Middle Atlantic	1.6	1.4	0.6
East North Central	1.7	1.8	1.5
West North Central	2.6	1.3	2.0
South Atlantic	1.6	1.7	1.5
East South Central	2.2	4.2	4.0
West South Central	2.0	1.9	1.2
Mountain	1.7	2.0	2.2
Pacific	0.9	1.8	1.5

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile

values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
All workers	0.3	0.3	0.8	0.8
Worker characteristics				
Management, professional, and related	0.4	0.4	0.9	0.9
Professional and related	0.4	0.4	0.9	0.9
Teachers	0.5	0.5	1.0	1.0
Primary, secondary, and special education school teachers	0.5	0.5	1.1	1.1
Registered nurses	1.3	1.3	1.9	1.9
Service	0.4	0.4	1.1	1.1
Protective service	0.6	0.6	1.0	1.0
Sales and office	0.7	0.7	1.1	1.1
Office and administrative support	0.7	0.7	1.1	1.1
Natural resources, construction, and maintenance	0.5	0.5	1.4	1.4
Production, transportation, and material moving ...	0.7	0.7	1.6	1.6
Full time	0.3	0.3	0.8	0.8
Part time	0.8	0.8	2.1	2.1
Union	0.4	0.4	0.8	0.8
Nonunion	0.5	0.5	1.3	1.3
Wage percentiles: ¹				
Lowest 10 percent	1.0	1.0	2.5	2.5
Lowest 25 percent	0.6	0.6	1.4	1.4
Second 25 percent	0.5	0.5	1.0	1.0
Third 25 percent	0.4	0.4	1.1	1.1
Highest 25 percent	0.4	0.4	0.7	0.7
Highest 10 percent	0.5	0.5	1.0	1.0
Establishment characteristics				
Service-providing industries	0.3	0.3	0.8	0.8
Education and health services	0.4	0.4	1.0	1.0
Educational services	0.5	0.5	1.1	1.1
Elementary and secondary schools	0.5	0.5	1.0	1.0
Junior colleges, colleges, and universities	1.1	1.1	3.3	3.3
Health care and social assistance	1.0	1.0	1.4	1.4
Hospitals	1.4	1.4	1.9	1.9
Public administration	0.4	0.4	0.7	0.7
1 to 99 workers	0.7	0.7	1.5	1.5
1 to 49 workers	1.0	1.0	2.0	2.0
50 to 99 workers	0.9	0.9	2.0	2.0
100 workers or more	0.4	0.4	0.8	0.8
100 to 499 workers	0.6	0.6	1.7	1.7
500 workers or more	0.4	0.4	0.9	0.9

See footnotes at end of table.

Table 10. Standard errors for medical care benefits: Share of premiums paid by employer and employee, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage		Family coverage	
	Employer share	Employee share	Employer share	Employee share
State government	0.7	0.7	1.7	1.7
Local government	0.4	0.4	0.8	0.8
Geographic areas				
New England	1.6	1.6	0.3	0.3
Middle Atlantic	0.8	0.8	0.9	0.9
East North Central	0.6	0.6	1.3	1.3
West North Central	1.6	1.6	1.9	1.9
South Atlantic	0.9	0.9	1.7	1.7
East South Central	1.1	1.1	5.2	5.2
West South Central	1.2	1.2	1.7	1.7
Mountain	1.6	1.6	1.8	1.8
Pacific	0.7	0.7	0.7	0.7

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See

Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$4.94	1.7	\$8.88	1.7	\$5.02	\$1.74
Worker characteristics						
Management, professional, and related	6.13	1.7	10.47	1.7	6.12	2.28
Professional and related	6.31	1.7	10.87	1.7	6.11	2.49
Teachers	6.81	1.8	10.69	1.8	8.20	3.19
Primary, secondary, and special education school teachers	8.16	2.1	13.60	2.1	9.76	3.55
Registered nurses	13.32	4.8	32.88	4.8	13.14	6.29
Service	5.38	2.2	9.81	2.2	6.30	2.43
Protective service	7.67	3.0	14.67	3.0	8.94	3.14
Sales and office	7.20	2.9	15.91	2.9	5.43	2.49
Office and administrative support	7.39	2.9	16.40	2.9	5.68	2.58
Natural resources, construction, and maintenance	9.50	3.2	16.66	3.2	9.78	3.37
Production, transportation, and material moving ...	8.68	4.0	14.59	4.0	10.70	3.08
Full time	4.96	1.8	8.76	1.8	5.15	1.76
Part time	16.35	3.9	35.07	3.9	13.60	7.38
Union	6.14	1.8	11.89	1.8	5.92	2.35
Nonunion	5.54	2.6	7.21	2.6	6.70	2.28
Wage percentiles: ¹						
Lowest 10 percent	5.87	5.1	5.93	5.1	8.63	6.86
Lowest 25 percent	5.96	3.1	10.10	3.1	6.66	3.32
Second 25 percent	6.53	2.4	13.77	2.4	5.81	2.17
Third 25 percent	5.55	2.0	10.25	2.0	6.61	2.43
Highest 25 percent	6.73	1.5	11.24	1.5	6.58	2.52
Highest 10 percent	9.27	1.7	15.31	1.7	8.09	3.21
Establishment characteristics						
Service-providing industries	4.99	1.7	8.89	1.7	5.07	1.77
Education and health services	5.18	1.9	8.72	1.9	5.70	2.56
Educational services	5.43	1.9	9.19	1.9	6.26	2.97
Elementary and secondary schools	6.60	2.0	11.17	2.0	7.91	3.80
Junior colleges, colleges, and universities	7.30	5.0	13.19	5.0	8.85	4.35
Health care and social assistance	11.21	4.8	23.74	4.8	10.24	2.37
Hospitals	13.60	6.1	22.65	6.1	14.95	3.39
Public administration	7.48	2.2	17.71	2.2	5.51	2.05
1 to 99 workers	14.76	4.0	18.90	4.0	15.47	3.08
1 to 49 workers	9.99	5.6	16.64	5.6	12.63	4.54
50 to 99 workers	28.84	4.5	31.68	4.5	31.20	5.29
100 workers or more	4.65	1.8	8.52	1.8	5.08	1.86
100 to 499 workers	11.37	2.9	19.32	2.9	10.55	3.36
500 workers or more	4.59	1.8	7.51	1.8	5.14	2.13

See footnotes at end of table.

Table 11. Standard errors for medical care benefits, single coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$9.73	3.6	\$30.89	3.6	\$5.47	\$2.36
Local government	5.62	1.7	8.13	1.7	6.70	2.36
Geographic areas						
New England	13.56	6.2	24.82	6.2	10.98	7.01
Middle Atlantic	5.05	4.0	7.77	4.0	12.65	4.05
East North Central	17.32	2.6	36.20	2.6	14.21	3.26
West North Central	15.46	7.7	15.27	7.7	14.12	10.59
South Atlantic	7.83	4.0	12.89	4.0	9.29	3.24
East South Central	21.11	8.0	15.40	8.0	29.97	8.98
West South Central	5.38	6.1	8.59	6.1	6.82	5.35
Mountain	14.76	8.3	26.44	8.3	22.98	10.20
Pacific	17.38	2.9	30.91	2.9	13.90	3.43

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
All workers	0.0	1.3	(⁴)	1.0	0.5	(⁴)	0.6
Worker characteristics							
Management, professional, and related	0.0	1.4	(⁴)	1.2	0.6	(⁴)	0.7
Professional and related	0.0	1.3	(⁴)	1.1	0.5	—	0.8
Teachers	0.0	1.7	0.1	1.2	—	—	1.2
Primary, secondary, and special education school teachers	0.0	2.0	0.1	1.3	—	—	1.5
Registered nurses	0.0	4.3	—	3.9	—	—	1.8
Service	0.0	2.1	—	1.5	0.4	—	1.0
Protective service	0.0	2.9	—	2.2	0.3	—	1.5
Sales and office	0.0	1.9	—	1.4	1.1	—	0.7
Office and administrative support	0.0	1.7	—	1.3	0.7	—	0.7
Natural resources, construction, and maintenance	0.0	2.8	—	2.3	0.4	—	1.2
Production, transportation, and material moving ...	0.0	2.2	—	1.6	—	—	1.0
Full time	0.0	1.3	(⁴)	1.0	0.5	(⁴)	0.6
Part time	0.0	3.8	—	2.2	0.6	—	—
Union	0.0	1.6	0.1	1.1	0.6	—	0.9
Nonunion	0.0	1.7	—	1.5	0.7	—	0.6
Wage percentiles:⁵							
Lowest 10 percent	0.0	3.1	—	1.9	—	—	2.5
Lowest 25 percent	0.0	2.3	0.3	1.7	1.4	(⁴)	1.1
Second 25 percent	0.0	1.9	—	1.7	0.5	—	0.6
Third 25 percent	0.0	1.6	—	1.0	0.4	—	0.8
Highest 25 percent	0.0	1.4	(⁴)	1.2	0.7	—	0.9
Highest 10 percent	0.0	2.2	—	1.7	0.4	—	1.9
Establishment characteristics							
Service-providing industries	0.0	1.3	(⁴)	1.0	0.4	(⁴)	0.6
Education and health services	0.0	1.4	(⁴)	1.2	0.3	(⁴)	0.7
Educational services	0.0	1.4	(⁴)	1.2	0.3	(⁴)	0.8
Elementary and secondary schools	0.0	1.7	0.2	1.3	0.5	—	1.2
Junior colleges, colleges, and universities	0.0	3.3	—	3.1	—	—	—
Health care and social assistance	0.0	3.4	—	3.2	—	—	0.9
Hospitals	0.0	3.7	—	3.6	—	—	—
Public administration	0.0	2.6	—	1.7	0.9	—	1.2
1 to 99 workers	0.0	3.7	—	3.6	2.1	—	2.3
1 to 49 workers	0.0	5.1	—	5.7	2.3	—	—
50 to 99 workers	0.0	3.1	—	1.9	—	—	0.5
100 workers or more	0.0	1.2	(⁴)	1.0	0.4	(⁴)	0.6
100 to 499 workers	0.0	2.5	—	2.2	0.6	—	1.0
500 workers or more	0.0	1.4	0.2	1.0	0.5	(⁴)	0.8

See footnotes at end of table.

Table 12. Standard errors for medical care benefits, single coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage						
	Total with contributory coverage	Flat dollar amount	Composite rate ¹	Varies ²	Flexible benefits ³	Percent of earnings	Exists, but unknown
State government	0.0	2.8	—	2.5	1.1	—	0.4
Local government	0.0	1.3	0.2	0.9	0.4	(⁴)	0.9
Geographic areas							
New England	0.0	2.8	—	—	—	—	—
Middle Atlantic	0.0	4.0	—	2.3	—	0.1	—
East North Central	0.0	3.6	—	2.4	—	—	1.7
West North Central	0.0	7.1	—	—	—	—	—
South Atlantic	0.0	1.3	—	0.3	—	—	0.8
East South Central	0.0	5.3	—	—	—	—	—
West South Central	0.0	4.4	—	—	—	—	1.9
Mountain	0.0	6.8	—	—	1.1	—	—
Pacific	0.0	2.6	—	2.2	0.5	—	1.1
Average monthly employer premium ⁶	\$5.02	\$5.27	\$112.26	\$11.73	\$14.99	\$19.52	\$19.55

¹ A composite rate is a set contribution covering more than one benefit area, for example, health care and life insurance. Cost data for individual plans cannot be determined.

² Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

³ Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

⁴ Less than 0.05.

⁵ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the

threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

⁶ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
All workers	\$12.17	0.7	\$16.78	0.7	\$13.02	\$8.81
Worker characteristics						
Management, professional, and related	13.47	0.9	21.63	0.9	14.26	10.68
Professional and related	14.00	1.0	23.86	1.0	14.72	10.83
Teachers	16.29	1.3	29.85	1.3	17.76	15.21
Primary, secondary, and special education school teachers	18.23	1.5	35.42	1.5	19.58	16.29
Registered nurses	46.35	1.6	59.28	1.6	49.84	16.11
Service	16.84	1.1	20.41	1.1	18.64	9.62
Protective service	18.58	1.7	38.82	1.7	20.39	9.60
Sales and office	18.80	1.8	44.36	1.8	18.91	10.10
Office and administrative support	19.13	1.5	44.26	1.5	19.45	10.16
Natural resources, construction, and maintenance	23.12	1.6	46.58	1.6	22.22	16.23
Production, transportation, and material moving ...	27.42	3.1	49.33	3.1	29.42	17.38
Full time	12.24	0.7	15.95	0.7	13.23	9.22
Part time	44.41	2.8	114.67	2.8	40.87	26.95
Union	12.04	1.2	16.39	1.2	14.33	15.07
Nonunion	18.10	0.4	51.79	0.4	18.32	12.16
Wage percentiles: ¹						
Lowest 10 percent	36.42	0.8	96.48	0.8	36.39	21.32
Lowest 25 percent	20.98	0.9	33.31	0.9	21.72	11.43
Second 25 percent	16.73	1.0	30.59	1.0	17.19	11.10
Third 25 percent	17.06	1.0	30.65	1.0	18.26	12.34
Highest 25 percent	12.77	1.1	22.19	1.1	13.53	11.31
Highest 10 percent	16.04	1.4	24.79	1.4	19.24	14.75
Establishment characteristics						
Service-providing industries	12.29	0.7	16.24	0.7	13.19	8.89
Education and health services	14.37	0.8	21.68	0.8	15.29	12.82
Educational services	14.84	1.0	22.10	1.0	15.78	14.21
Elementary and secondary schools	14.73	1.1	22.61	1.1	15.18	15.71
Junior colleges, colleges, and universities	40.50	1.5	79.08	1.5	41.80	30.18
Health care and social assistance	29.68	1.3	42.16	1.3	32.12	11.79
Hospitals	39.27	1.8	52.43	1.8	42.77	13.19
Public administration	13.04	1.0	25.38	1.0	13.93	8.15
1 to 99 workers	28.15	1.7	80.85	1.7	29.31	14.98
1 to 49 workers	30.56	2.1	94.70	2.1	32.21	19.43
50 to 99 workers	38.58	2.2	105.70	2.2	40.05	20.53
100 workers or more	12.69	0.8	15.76	0.8	13.76	9.52
100 to 499 workers	29.74	1.9	32.99	1.9	31.94	14.15
500 workers or more	12.60	0.7	16.59	0.7	13.93	12.17

See footnotes at end of table.

Table 13. Standard errors for medical care benefits, family coverage: Employer and employee premiums by employee contribution requirement, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Total	Employee contribution not required		Employee contribution required		
	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Percent of participating employees	Average flat monthly employer premium	Average flat monthly employee contribution
State government	\$23.21	1.0	\$66.62	1.0	\$23.95	\$14.71
Local government	12.87	0.9	17.42	0.9	13.61	9.80
Geographic areas						
New England	20.30	2.5	62.60	2.5	19.51	10.85
Middle Atlantic	15.42	4.0	16.25	4.0	26.71	12.18
East North Central	34.37	2.6	51.04	2.6	35.54	14.36
West North Central	34.72	2.7	101.43	2.7	27.54	28.27
South Atlantic	25.44	0.4	163.14	0.4	25.23	24.53
East South Central	51.52	0.1	66.72	0.1	51.57	45.45
West South Central	23.58	—	—	—	—	—
Mountain	39.03	2.2	149.21	2.2	38.08	17.16
Pacific	15.85	1.3	38.69	1.3	13.79	12.79

¹ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
All workers	0.0	1.0	0.8	0.3	(³)	0.6
Worker characteristics						
Management, professional, and related	0.0	1.3	1.0	0.4	(³)	0.8
Professional and related	0.0	1.2	1.0	0.4	(³)	0.8
Teachers	0.0	1.5	0.9	0.5	—	1.1
Primary, secondary, and special education school teachers	0.0	1.7	1.0	0.7	—	1.4
Registered nurses	0.0	3.7	3.2	—	—	1.5
Service	0.0	1.4	1.2	0.2	—	0.8
Protective service	0.0	2.3	1.9	—	—	1.1
Sales and office	0.0	1.3	0.9	0.8	—	0.8
Office and administrative support	0.0	1.3	0.9	0.5	—	0.8
Natural resources, construction, and maintenance	0.0	2.1	1.9	0.5	—	1.2
Production, transportation, and material moving ...	0.0	2.3	1.4	—	—	1.7
Full time	0.0	1.0	0.8	0.4	(³)	0.6
Part time	0.0	3.6	1.7	0.4	—	—
Union	0.0	1.3	0.9	—	—	1.1
Nonunion	0.0	1.3	1.2	0.5	—	0.5
Wage percentiles:⁴						
Lowest 10 percent	0.0	2.3	1.3	—	—	1.9
Lowest 25 percent	0.0	1.7	1.2	0.9	(³)	0.9
Second 25 percent	0.0	1.4	1.3	0.3	—	0.5
Third 25 percent	0.0	1.3	0.8	0.3	—	0.9
Highest 25 percent	0.0	1.3	1.0	0.6	—	0.9
Highest 10 percent	0.0	1.7	1.4	0.2	—	0.7
Establishment characteristics						
Service-providing industries	0.0	1.0	0.8	0.3	(³)	0.6
Education and health services	0.0	1.4	1.0	0.3	(³)	1.0
Educational services	0.0	1.5	0.9	0.3	(³)	1.1
Elementary and secondary schools	0.0	1.8	1.0	0.4	(³)	1.5
Junior colleges, colleges, and universities	0.0	2.5	2.3	—	—	0.7
Health care and social assistance	0.0	2.8	2.6	—	—	0.7
Hospitals	0.0	3.0	2.7	—	—	1.2
Public administration	0.0	2.0	1.3	0.7	—	1.0
1 to 99 workers	0.0	2.9	2.5	1.4	—	1.4
1 to 49 workers	0.0	4.1	—	1.5	—	2.4
50 to 99 workers	0.0	2.9	2.2	—	—	1.1
100 workers or more	0.0	0.9	0.7	0.3	(³)	0.8
100 to 499 workers	0.0	1.9	1.6	0.4	—	1.0
500 workers or more	0.0	1.2	0.8	0.4	(³)	0.9

See footnotes at end of table.

Table 14. Standard errors for medical care benefits, family coverage: Employee participation by type of contribution, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Family coverage					
	Total with contributory coverage	Flat dollar amount	Varies ¹	Flexible benefits ²	Percent of earnings	Exists, but unknown
State government	0.0	2.5	2.1	0.9	—	—
Local government	0.0	0.9	0.7	0.3	(³)	0.9
Geographic areas						
New England	0.0	3.0	—	—	—	—
Middle Atlantic	0.0	3.3	2.3	—	0.1	1.7
East North Central	0.0	2.7	1.8	—	—	1.6
West North Central	0.0	4.7	—	—	—	1.9
South Atlantic	0.0	0.8	0.2	—	—	0.6
East South Central	0.0	4.3	—	—	—	—
West South Central	0.0	3.4	—	—	—	1.9
Mountain	0.0	4.3	—	0.3	—	—
Pacific	0.0	2.0	2.0	0.4	—	1.5
Average monthly employer premium ⁵	\$13.02	\$15.07	\$26.74	\$43.06	\$8.55	\$52.54

¹ Based on worker attributes. For example, employee contributions may vary based on earnings, length of service, or age.

² Amount varies by options selected under a "cafeteria plan" or employer-sponsored reimbursement account.

³ Less than 0.05.

⁴ The percentile groupings are based on the average wage for each occupation surveyed, which may include workers both above and below the threshold. The percentile values are based on the estimates published in the "National Compensation Survey: Occupational

Earnings in the United States, 2008." See Technical Note for more details.

⁵ Average premium is for all workers.

NOTE: Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$0.49	\$2.21	\$2.79	\$3.23	\$7.57	\$3.58	\$7.23	\$11.43	\$9.57	\$24.72
Worker characteristics										
Management, professional, and related	1.15	3.49	4.17	5.16	7.65	7.99	7.27	12.24	17.25	31.96
Professional and related	0.83	3.37	4.97	6.97	6.43	8.70	6.85	13.70	13.91	36.36
Teachers	1.30	3.34	4.41	6.54	10.93	6.61	12.20	45.79	11.43	35.73
Primary, secondary, and special education school teachers	1.86	3.63	3.83	6.96	6.79	6.59	17.11	19.80	20.70	51.13
Registered nurses	7.10	8.38	10.14	15.46	10.06	12.73	25.07	47.06	37.61	40.11
Service	0.98	3.16	3.73	4.59	7.59	3.10	13.98	13.52	25.70	7.65
Protective service	2.14	4.63	4.44	4.43	13.64	2.55	7.87	17.48	16.78	30.26
Sales and office	1.10	0.93	1.62	3.92	6.92	2.44	3.65	17.34	43.63	16.57
Office and administrative support	1.24	0.86	1.54	4.37	7.18	5.63	6.44	18.36	42.22	14.77
Natural resources, construction, and maintenance	1.97	1.80	3.40	4.56	8.45	11.07	11.42	17.11	33.57	22.68
Production, transportation, and material moving ...	2.64	2.32	5.28	2.81	7.67	14.14	13.87	27.68	51.20	53.78
Full time	0.56	2.24	2.83	2.79	7.52	4.12	7.43	11.03	9.22	27.70
Part time	3.45	3.44	7.12	17.60	26.27	7.53	11.60	49.14	57.87	41.66
Union	1.20	2.15	4.02	4.21	8.51	3.30	8.75	1.09	17.20	49.65
Nonunion	1.51	3.62	3.98	4.46	4.51	15.37	12.51	19.92	22.71	28.52
Establishment characteristics										
Service-providing industries	0.56	2.24	2.78	3.33	7.43	3.62	7.27	11.45	10.07	25.11
Education and health services	1.39	2.97	5.25	5.93	7.45	7.95	6.05	20.27	18.32	38.56
Educational services	1.52	2.97	6.48	7.84	10.09	7.76	9.71	47.98	14.84	38.54
Elementary and secondary schools	1.04	2.61	3.44	6.76	9.08	5.06	12.84	15.82	21.56	58.88
Junior colleges, colleges, and universities	4.43	5.50	7.75	5.53	15.68	11.83	21.15	55.36	93.97	24.38
Health care and social assistance	7.05	4.45	5.16	7.83	8.71	17.23	15.56	34.09	11.95	56.90
Hospitals	9.18	5.17	3.51	9.66	13.96	17.16	22.13	28.81	27.39	53.82
Public administration	1.10	3.16	1.36	4.00	7.21	4.59	5.17	12.54	13.36	18.16
1 to 99 workers	2.72	5.71	4.16	3.98	9.08	8.01	13.34	30.37	30.56	36.75
1 to 49 workers	6.77	9.27	9.50	4.97	15.92	13.05	20.11	69.41	38.65	65.52
50 to 99 workers	3.62	10.44	5.32	7.54	10.77	11.00	11.30	32.23	31.78	53.17
100 workers or more	0.56	2.30	2.85	4.09	7.73	3.70	8.57	12.27	13.68	27.27
100 to 499 workers	2.14	3.21	6.66	5.91	14.12	17.13	17.78	24.11	43.08	34.20
500 workers or more	0.99	2.42	2.79	3.73	9.89	6.15	9.82	14.94	11.94	52.10
State government	7.24	5.80	6.06	7.08	4.25	35.49	15.37	18.71	58.07	36.80
Local government	0.60	1.90	2.13	4.81	6.63	4.38	8.21	13.40	11.30	32.12

See footnotes at end of table.

Table 15. Standard errors for medical care benefits: Employee contributions for single and family coverage, State and local government workers, National Compensation Survey, March 2009—Continued

Characteristics	Single coverage ¹					Family coverage ¹				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic areas										
New England	\$2.59	\$4.88	\$2.06	\$23.54	\$9.06	\$18.02	\$9.25	\$19.32	\$23.46	\$37.56
Middle Atlantic	3.74	5.55	0.00	0.66	48.78	9.35	24.90	5.25	20.23	31.75
East North Central	8.01	0.46	3.54	7.83	7.56	5.08	3.43	4.15	56.96	46.73
West North Central	2.27	8.56	9.71	7.81	51.47	32.73	39.87	34.52	59.64	58.56
South Atlantic	2.84	2.11	5.05	5.03	7.72	11.71	3.60	11.79	0.00	59.20
East South Central	0.31	6.66	7.97	13.77	47.77	28.54	59.14	116.26	37.59	14.58
West South Central	6.09	5.33	5.71	7.10	35.14	45.24	7.72	13.57	40.93	87.51
Mountain	0.35	2.79	7.36	5.24	77.00	7.42	4.18	34.64	65.56	54.55
Pacific	1.19	2.90	4.59	6.12	13.38	9.51	11.36	12.29	29.54	87.80

¹ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers pay the same as or more than the premium shown, and half pay the same as or less than the premium shown. At the 25th percentile, one-fourth of participating workers pay the same or less than the premium shown. The remaining percentiles follow the same

logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.